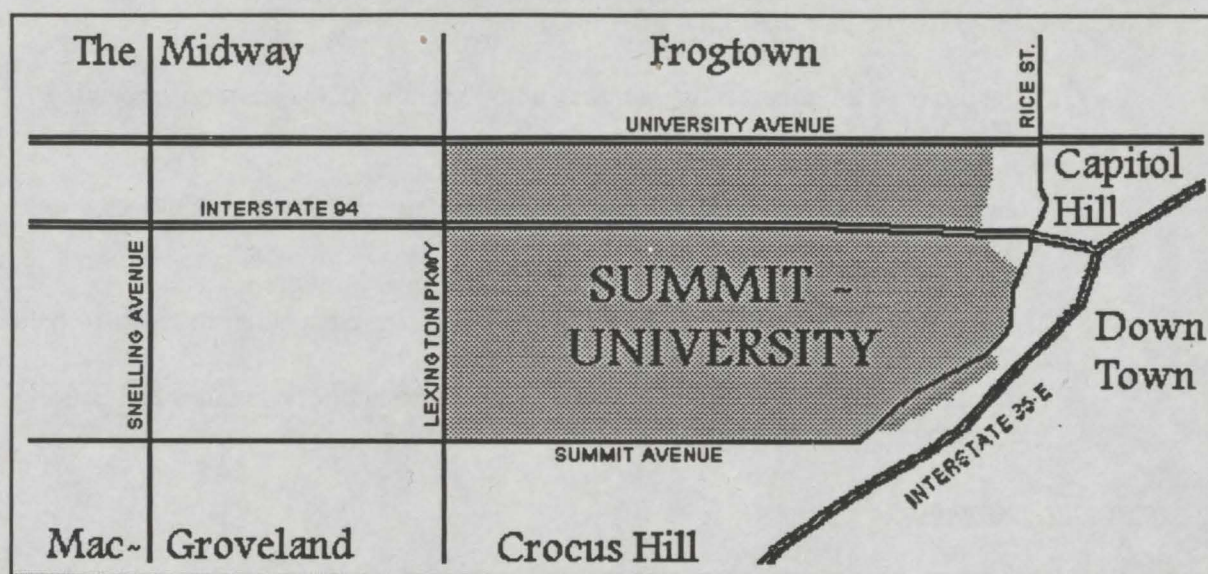


FEDERAL AND STATE WELFARE REFORM

IMPLICATIONS FOR CHILDREN IN THE SUMMIT- UNIVERSITY NEIGHBORHOOD



A PRODUCT OF

THE SUMMIT UNIVERSITY PLANNING COUNCIL

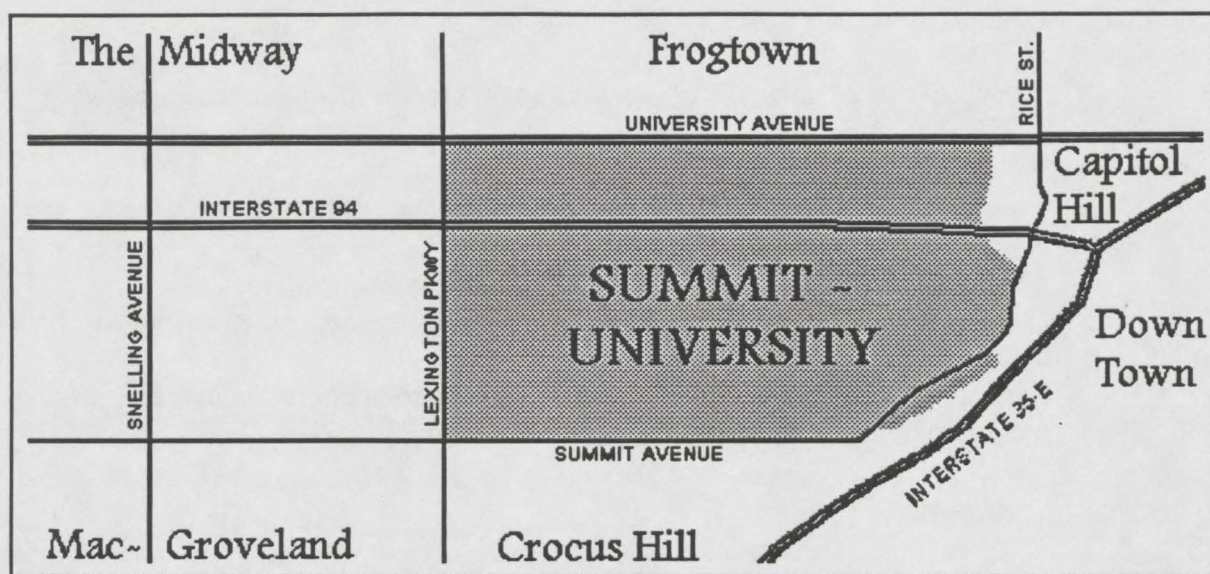
THE HUMPHREY INSTITUTE OF PUBLIC AFFAIRS

THE UNIVERSITY NEIGHBORHOOD NETWORK

JUNE 4, 1997

FEDERAL AND STATE WELFARE REFORM

IMPLICATIONS FOR CHILDREN IN THE SUMMIT- UNIVERSITY NEIGHBORHOOD



A PRODUCT OF

THE SUMMIT UNIVERSITY PLANNING COUNCIL

THE HUMPHREY INSTITUTE OF PUBLIC AFFAIRS

THE UNIVERSITY NEIGHBORHOOD NETWORK

JUNE 4, 1997

EXECUTIVE SUMMARY

The passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRA) marked a dramatic change in the role of the federal government in the provision of welfare. Changes on the federal level, the response of the State of Minnesota to directives from Washington, and the impacts on children living in the Summit-University community are explored.

Federal Welfare Reform

Major changes to welfare under the PRA include:

- Time limits of 24 consecutive months and 60 months in a lifetime for receiving welfare benefits.
- Work requirements for current welfare recipients.
- Considerable latitude allowed states in their implementation of welfare reform.
- Revised eligibility requirements for children on SSI.
- Loss of Food Stamps and SSI benefits for most legal immigrants.
- Massive funding for child care as welfare recipients are expected to move to paid employment.
- Reduction in funding of food programs designed to aid poor families and children.
- Increased efforts at child support collection.

Minnesota's Response

The State of Minnesota's response to federal mandates was to expand the Minnesota Family Investment Program statewide (MFIP-S). Key aspects of this program include:

- An expansion of allowable work activities.
- A work incentive program which allows for a gradual move off welfare, and financial incentives to work.
- Transitional child care and medical care when moving from welfare to self-sufficiency.
- Some financial and food assistance for legal immigrants.

Potential Impacts on Summit-University

According to the 1990 census, Summit-University (also known as St. Paul Planning District 8) is a community of 18,249. The neighborhood is bordered by University

Avenue on the north, Lexington Avenue on the west, Summit Avenue on the south, and John Ireland Boulevard and Marion Street on the east. Considering the characteristics of their community, children in Summit-University may be particularly vulnerable to the effects of welfare reform.

About a third of the population of District 8 already lives below the poverty level. Close to 45% of this group are children. Since 1990, the Summit-University community has had an increase in refugee populations, especially from Southeast Asia. Immigrants from African countries, the former Soviet Union, and other Eastern European countries also live in the community. Low income families and immigrants are likely to be most severely impacted by the changes in welfare law.

- Less time for families to spend together as a result of work requirements, less available parental supervision.
- Potential economic peril for poor and especially immigrant families.
- Possible shortages in child care may leave the children of working families unattended.
- Danger of malnutrition and difficulty concentrating in school due to reduction in food and nutrition programs and cuts in cash assistance.
- Increased income due to improved child support collection.
- Increased risk of child maltreatment due to parental stress (physical abuse) and higher rates of poverty (associated with neglect).

The community still has an opportunity to respond in order to create supports for children and families in Summit-University.

CURA RESOURCE COLLECTION

Center for Urban and Regional Affairs
University of Minnesota
330 Humphrey Center

TABLE OF CONTENTS

Table of Contents	3
Acronym Guide	7
Preface	8
Introduction	9
Demographic Overview	9
Cash Assistance Program Provisions (PRA Title I)	11
Background	11
Federal Provisions: Temporary Assistance to Needy Families (TANF)	
Benefit Requirements	11
TANF Work Requirements	14
<i>Table 1: Minimum Participation and Work Requirements</i>	14
<i>Table 2: Hours Worked per Week</i>	14
State Provisions: the Minnesota Family Investment	
Program - Statewide (MFIP-S)	16
Benefit Requirements	16
<i>General Eligibility Requirements</i>	16
<i>Property Limitations</i>	17
<i>Income Limitations</i>	17
<i>General Limitations</i>	18
<i>60 Month Time Limitations</i>	18
<i>State Provisions: the Diversionary Assistance Program (DAP)</i>	18
<i>State Provisions: Emergency Assistance (EA)</i>	19
MFIP-S Work Requirements	19
Saint Paul Summit-University Area: Issues and Impacts	21
<i>Figure 1: Percent in Poverty</i>	22
<i>Figure 2: Percent of Children <18 in Poverty</i>	22
<i>Figure 3: Percent of Children <5 in Poverty</i>	23
<i>Summit-University Work Requirements</i>	24
Supplemental Security Income (PRA Title II)	26
New Changes for SSI:	26
Implications for Children:	27
<i>Federal Level</i>	27
<i>State Level</i>	28

Immigrants And Welfare Reform (PRA Title IV)	29
Qualified Aliens	29
Aliens Not Qualified	31
Persons Exempted From Deeming	31
Citizenship	31
Summit-University: Issues and Impacts	32
Recommendations	32
Child Care (PRA Title VI)	34
Overview	34
Federal-Level Changes in Child Care	35
Minnesota's Response	35
The Summit-University Area: Issues and Impacts	36
<i>Table 3: Child Care Centers</i>	37
<i>Table 4: Family Child Care Homes</i>	38
Food and Nutrition (PRA Title VII and VIII)	39
Child Nutrition Programs	39
National School Lunch Program	39
The Impact on the Children of Summit-University:	40
School Breakfast Program	40
<i>Impact on the Children of Summit-University:</i>	40
Women, Infant, and Children (W.I.C)	41
<i>Impact on the Children of Summit-University:</i>	41
Summer Food Service Program	41
Child and Adult Food Care Program (CAFCP)	42
<i>Overall Impact:</i>	42
Impact on The Children of Summit-University:	43
Food Stamps and Child Nutrition Programs	43
Minnesota's Response	44
Implications of Welfare Reform	45
Positive Impacts	46
Recommendations:	46
Child Support Enforcement (PRA Title III)	47
Federal Level Changes	47
TANF	47
\$50 Pass-Through	47

<i>Streamlined Paternity Establishment</i>	47
Collections	48
<i>Federal Case Registry and National Directory of New Hires</i>	48
<i>Uniform Interstate Family Support Act</i>	48
<i>Medical Insurance</i>	49
<i>Enforcement Techniques</i>	49
<i>Access and Visitation Programs</i>	49
Minnesota Child Support Enforcement Program	49
<i>\$50 Pass-Through</i>	50
<i>Streamlined Paternity Establishment</i>	50
<i>Enforcement Techniques</i>	50
Summit-University Demographics	51
Impacts	51
<i>Gaps</i>	52
Child Protection (PRA Title V)	53
Federal-Level Changes in Child Protection	53
Minnesota's Response	54
The Summit-University Area: Issues and Impacts	56
<i>Percent of minorities</i>	56
<i>Unemployment rate</i>	57
<i>Percent of single-parent, female-headed households</i>	57
<i>Percent of families living in poverty</i>	57
<i>Percent of affluent families</i>	57
<i>Percent of residence for less than five years</i>	57
What Can Be Done?	58
Conclusions	59
Potential Secondary Effects	59
<i>Developmental</i>	59
<i>Educational</i>	59
<i>Physical Health and Safety</i>	59
Some Final Thoughts	60
Appendix I: MFIP-S Transitional Standard	61
Appendix II: Poverty Thresholds & Equivalence Values for Different Family Sizes	62
Appendix III: Poverty and Child Maltreatment	63

Appendix IV: Community Resources In Summit-University 66

Government	66
Private For-Profit Organizations	66

References by Section 69

Cash Assistance and TANF/MFIP-S	69
Cash Assistance and Work Requirements	70
Immigrants	71
Child Care	72
Food and Nutrition	73
Child Support	74
Child Protection	74

ACRONYM GUIDE

<i>ADC</i>	Aid to Dependent Children
<i>AFDC</i>	Aid to Families with Dependent Children
<i>APWA</i>	American Public Welfare Association
<i>CAFCP</i>	Child and Adult Food Care Program
<i>CAPTA</i>	Child Abuse Prevention and Treatment Act
<i>CCDBG</i>	Child Care and Development Block Grant
<i>CURA</i>	Center for Urban and Regional Affairs
<i>CPI</i>	Consumer Price Index
<i>CSE</i>	Child Support Enforcement
<i>DAP</i>	Diversionary Assistance Program
<i>EA</i>	Emergency Assistance
<i>ECFE</i>	Early Childhood and Family Education
<i>GA</i>	General Assistance
<i>HHS</i>	U.S. Department of Health and Human Services
<i>IFA</i>	Individual Functional Assessment
<i>INS</i>	Immigration and Naturalization Service
<i>IRP</i>	Individual Responsibility Plan
<i>JOBS</i>	Job Opportunities and Basic Skills Training Program
<i>NAACP</i>	National Association for the Advancement of Colored People
<i>MOE</i>	Maintenance of Effort
<i>MFIP</i>	Minnesota Family Investment Program
<i>MFIP-S</i>	Minnesota Family Investment Program-Statewide
<i>PRA</i>	Personal Responsibility and Work Opportunity Reconciliation Act of 1996
<i>SSBG</i>	Social Services Block Grant
<i>SSA</i>	Social Security Administration
<i>SSI</i>	Supplemental Security Income
<i>TANF</i>	Temporary Assistance for Needy Families
<i>UIFSA</i>	Uniform Interstate Family Support Act
<i>USDA</i>	United States Department of Agriculture
<i>WIC</i>	Women, Infants, and Children

PREFACE

This document was prepared by University of Minnesota students in a graduate level Public Affairs class which focused primarily on child welfare policy. The students came from a variety of disciplines including Family Social Science, Liberal Studies, Political Science, Public Affairs, Public Health, Social Work, and Sociology. We brought different perspectives based upon our education, our lives, and our experiences. We attempted to draw upon these elements to make a comprehensive examination of the changes in public policy under the PRA, and most especially to consider the impact upon children. The scope was narrowed to consider the children of District 8 in St. Paul.

This Humphrey Institute class was developed by partnering the neighborhood association with the University Neighborhood Network (UNN). UNN is an effort of Neighborhood Planning for Community Revitalization at the University of Minnesota's Center for Urban and Regional Affairs. It is our hope that the production of this document not only served to further our education, but that it will be a working document for agencies servicing the needs of children in the Summit-University neighborhood.

NOTE:

This document was prepared based on the legislation passed at the time of its writing with a recognition that things are changing rapidly. Laws are new and subject to interpretation. At this point, the effects of welfare reform can only be speculated. The resiliency of the neighborhood people is an important variable that cannot be measured. Your response to the legislation will affect the outcome for the residents of Summit-University neighborhood.

INTRODUCTION

Historically speaking, welfare reform is not a new concept. Since colonial times, American society has wrestled with our ambivalence toward the poor. There has been an tendency to separate the "worthy" poor from the "unworthy" poor: those recognized as the "worthy" poor were considered to be deserving of charity, and all others received scorn. The pendulum swings back and forth, and today it rests on the more punitive side of America's ambivalence. On August 22, 1996, with the stroke of a pen, America made a definitive statement to the poor: you are responsible for your situation, and you will have to find a way to survive on your own. Lawmakers tackled the issue of poverty as if it were the disease, not the symptom. This was done without knowing how many people, and especially how many children, would be affected.

The Personal Responsibility and Work Opportunity Reconciliation Act (PRA) of 1996 marked an end to entitlements. Programs set in place during the 1930's by President Roosevelt to protect children were abolished. AFDC ceased to exist. In its place came the new federal law, Temporary Assistance to Needy Families (TANF), and Minnesota's response to TANF, Minnesota Family Investment Program (MFIP-S). The Personal Responsibility Act reflects the shift in the political climate from one of protection to one of blame. Parents are to be held accountable without regard to the needs of their children.

This document moves through the PRA, issue by issue, outlining the federal and state changes to programs originally designed to meet the minimal needs of the poor. Issues such as child nutrition, child protection, child care, SSI, health care, child support, employment, and training are examined. An attempt is made to interpret and predict the implications these changes hold for children, particularly those living in the Summit-University neighborhood in St. Paul.

DEMOGRAPHIC OVERVIEW

According to the 1990 Census data:

- 18,249 people reside in the Summit-University community (bounded by University

Avenue on the North, Lexington Avenue on the West, Summit Avenue on the South and Summit, John Ireland Boulevard, and Marion on the East);

- 5,800, or 1/3, of the total population lives below the poverty level, close to 45% of those are children;
- Approximately 70% of the community's African American population and 85% of Asian American residents have annual incomes less than the city average;
- Since 1990, the Summit-University community has had an increase in refugee populations, especially from South-east Asia. Refugees from other African countries, the former Soviet Union and other Eastern European countries also live in this community.

The needs of children regardless of their race, ethnicity, family composition, family income, and neighborhood are similar. All children have the same basic needs for food, shelter, clothing, sleep, and education. Children need access to health care, recreation, cultural, and enrichment opportunities. They all have the need for emotional connection to a significant adult. They need quality — and quantity — time with an adult. Children need *and deserve* to feel safe, to feel secure, and have stability in their lives. They need to feel wanted and loved. Welfare reform will cut into these needs, and possibly jeopardize the welfare of neighborhood children. It will now be increasingly more difficult for some parents to provide for the basic needs of their children.

CASH ASSISTANCE PROGRAM PROVISIONS

Personal Responsibility Act of 1996 Title I

Background

The Personal Responsibility and Work Opportunity Act of 1996 (PRA) mandated several significant changes in the states' cash assistance programs. For the 2759 Aid to Family With Dependent Children (AFDC) recipients and the 252 General Assistance (GA) participants in the Summit-University area of Saint Paul, these modifications may have serious consequences for both their eligibility for participation as well as the benefit amounts received. Below highlights a few of the most relevant issues on the horizon.

Federal Provisions: Temporary Assistance to Needy Families (TANF)

Benefit Requirements

The PRA, signed into law by President Clinton in August of 1996, essentially eliminated any guaranteed "entitlement" to cash transfer assistance. In short, the PRA nullified the United states' sixty-one year history of providing a federally mandated guarantee to cash benefits: AFDC, the welfare program specifically targeting families, has been supplanted by Temporary Assistance to Needy Families (TANF).

Originally titled Aid to Dependent Children (ADC), AFDC was a relatively minor provision of the Social Security Act of 1935, which instituted many of the large-scale government "welfare" programs in place by 1997. Designed to provide direct cash assistance toward the maintenance of underprivileged children without fathers, the transition from ADC to AFDC enlarged the scope of participation by redefining eligibility to include "...needy children who have been deprived of parental support" due to persistent absence or incapacitation. In essence, TANF appears to retain this definition of eligibility, but allows the individual state broader discretion in specifically determining eligibility criteria.

AFDC, like its TANF successor, was a *means-tested* program. In the simplest terms, there is a specified state-determined income-dependent criterion that potential recipients must meet to qualify for assistance (subject to federal-level limitations). Individual states are given

substantial latitude in determining need criteria, establishing income "limits," and benefit levels. The institution of the state "waiver" option (established in 1962) provided for an expanded range of interstate program variation.

Yet despite this level of latitude in guideline application and program administration, AFDC had remained a *federal* program. It had operated under a system of "matching funds," inversely associated with state per capita income. States are guaranteed to unlimited federal funding via the "matched" reimbursement level. As of 1996, the level of federal funding averaged about 55 percent of the total assistance expenditures.

Title I of the PRA replaces the provisions of AFDC (as well as Emergency Assistance and various work programs) with those of TANF. The three most basic and distinctive modifications are summarized below.

First, by removing the federal matching funds guarantee, there is no state or individual *entitlement* to assistance. Indeed, the PRA expressly notes that it "...shall not be interpreted to entitle any individual or family to assistance to any state program funded under this part." In essence, states will be provided with a fixed level of federal benefit resources -- in the form of a "block grant" -- with which to administer and distribute cash assistance to aid recipients.

Providing for a total of \$16.38 billion in block-granted funds (effective for fiscal years 1997 through 2002), individual states will be eligible to receive *the greater of*:

- the average of 1992 - 1994 federal AFDC, Emergency Assistance (EA), and Job Opportunities and Basic Skills Training Program (JOBS) expenditures;
- 1994 expenditures (plus 85 percent of the state's EA for 1995 *that exceeds the total amount of EA paid to a state for 1994*); or
- four thirds (4/3) of the total amount to be paid to the state under AFDC and EA for *the first three quarters of 1995*, plus the total amount of the state's JOBS 1995 reimbursement.

For all practical purposes, if a state exceeds its particular federal allotment, it is left to its own devices (except in particular and infrequent circumstances).

Second, Title I provides for an unprecedented level of state discretion in establishing both eligibility criteria and benefit levels, subject to notably rigorous federal restrictions on program eligibility as linked to TANF funding. In simplified terms, Title I mandates that (for TANF-linked funds) "...adults in families receiving assistance under the block grant are required to participate in work activities after receiving assistance for 24 months (subject to good-cause exemptions by the state)... [and aid recipients] must work [a specified] minimum number of hours."

Moreover, and perhaps most critically, there is a sixty month (5 year) *lifetime eligibility* restriction for all program participants. (States may, under an allowable "option," elect to continue providing benefits to recipients who exceed the time limitation or fail to meet the work participation requirements, but only out of their own coffers.)

Third, Title I provides states a striking degree of discretion through an array of allowed "options." There appears to be far more latitude for a state to **restrict** assistance than there is to **expand** it. With federal funding, states may:

- *transfer up to 30 percent from the TANF block grant* into the child care block grant and the Social Services Block Grant (SSBG), although the state may not shift more than 10% of TANF to SSBG;
- *carry over TANF funds* for the provision of future assistance; *deny any assistance to additional children* born or conceived while the parent is receiving aid;
- *deny assistance to unmarried teen parents* and their children;
- require *regular school attendance* of recipients who have not completed high school and/or their dependent children;

However, the options are not limitless. States are prohibited from and/or penalized for:

- *failing to meet an 80% "Maintenance-of-Effort" (MOE)* requirement, based upon the state's 1994 spending on AFDC, JOBS, AFDC-related child care, and EA;
- *failing to meet the work participation rate* (with some possible exemptions for "good cause");
- *provide any TANF benefits to unmarried teen parents* not attending school or training, and/or residing with an approved, adult-supervised setting;

- *not reducing or terminating assistance* if a potential recipient fails to cooperate with the provisions of the Child Support Enforcement section (with a 20% exemption rate for “good cause”);
- *using any portion of the TANF grant for medical services*, except for pre-pregnancy planning services; and *not immediately and permanently terminating all aid – current and future* – to certain drug-related offenders.

TANF Work Requirements

One substantial change in the elimination of AFDC and implementation of TANF deals with work requirements. The work requirements were implemented to “end dependence of needy parents on government benefits by promoting job preparation, work and marriage (Public Law 104-193).”

In accordance with this, states must meet minimum work participation rates and participants must meet hourly work requirements. Both of these rise over time.

For single parent families, the minimum participation and work requirements are;

Table 1

Year	Participation Rate
1997	25 Percent
1998	30 Percent
1999	35 Percent
2000	40 Percent
2001	45 Percent
2002	50 Percent

Table 2

Hours Worked Per Week

Year	Number of Hours
1997	20 Hours
1999	25 Hours
2000	30 Hours

The work participation rate is the percent of the state's eligible population who must participate in some type of work activity. (Allowable work activities are listed in more detail below.)

Two parent families must meet stricter requirements. One spouse must work 35 hours per week and the other 20. Parents are not required to work if they are disabled or must stay home to care for a disabled child. The minimum participation rate is 75 percent in 1997 and changes to 90 percent in 1999.

TANF does make some allowances for parents of young children and minor parents. States may allow parents with a child under one to disregard the work requirements for a year. These individuals are not counted in the states participation rate. Also, the work requirement of a single parent family stays constant at 20 hours per week while the children are under 6. If the parent is a teenager, they meet the requirements through satisfactory work attendance and any related work activities.

Twelve activities meet the TANF work requirements:

- unsubsidized employment;
- subsidized private employment;
- subsidized public sector employment;
- work experience (including work associated with refurbishing public housing) if sufficient private sector employment isn't available;
- on-the-job-training;
- job search and job readiness assistance;
- community service programs;
- vocational educational training (not to exceed 12 months);
- job skills training directly related to employment;
- education directly related to employment for those who do not have a high school diploma or equivalency degree;
- satisfactory school attendance in a general equivalency course;
- child care services for an individual participating in community service (Public Law 104-193).

To make job development and search more systematic, the state must develop an Individual Responsibility Plan (IRP) with those receiving assistance. Employment goals are set and a plan is made to obtain private sector employment. Penalties can be imposed if the IRP is not met.

Each state's specific plan must be approved to receive the federal block grant.

State Provisions: the Minnesota Family Investment Program - Statewide (MFIP-S)

On April 30, Minnesota Governor Arne Carlson signed Senate File 1 (Welfare Reform) into law. In short, the former pilot program -- MFIP -- will become a statewide program as of January 1, 1998, and is required to be fully implemented by March 31, 1998. Subject to federal review, MFIP-S "is the Minnesota program that will provide the services authorized under the federal welfare reform legislation creating [TANF]." Minnesota will be provided with approximately \$268 million via the federal block grant.

Benefit Requirements

In sum, the basic provisions of the MFIP-S are as follows:

Applying for MFIP-S Benefits: As under AFDC, TANF applicants must go through their county of residence to gain access to cash benefits. Applications for benefits *must be processed* within thirty days, unless the county informs the applicant of a delay. If the applicant has recently moved into Minnesota, he or she will not become eligible for assistance until he or she has been a resident for thirty days.

Eligibility for MFIP-S: Applicants must meet general eligibility requirements, property limitations, and income limitations to qualify for MFIP-S.

General Eligibility Requirements

- General Citizenship Requirements: MFIP-S eligibility is limited to United States citizens, qualified noncitizens, and "other noncitizens lawfully residing in the US" *Importantly*, qualified citizens and "other" noncitizens are eligible for benefits provided solely through state funds *if* TANF funds cannot be used;
- Residency Requirements: An MFIP-S applicant must reside in Minnesota for thirty days before becoming eligible for benefits. Counties *are required* to waive the 30-day residency requirement in cases of "unusual hardship" (those without shelter or lacking

the resources for food). In addition, migrant families are exempt from this requirement if they have worked in Minnesota for fewer than 12 consecutive months and have earned at least \$1,000.00 in that period;

- New Resident Eligibility Standard: Eligible new residents will receive *the lesser* of the Minnesota benefit level or the level of the state of previous residence;
- Minor Child or Pregnant Woman Provision: The "assistance unit" (applicant household) must include at least one minor child or a pregnant woman. With a few exceptions, the minor child and his or her caregiver must live together to receive assistance;
- Parenting or Pregnant Minors Provision: With a few restrictions, minor parents and their children must live in an adult-supervised arrangement to be deemed eligible. (Essentially, this is a "restatement" of current law.)

Property Limitations

- General Limitations: Recipients are limited to a (personal and real property) equity value of \$2,000 for applicants and \$5,000 for ongoing participants, with a few exceptions.

Income Limitations

- Initial Income Test: MFIP-S eligibility is restricted to households with income below the "transitional standard of assistance." The Commissioner of Human Services establishes, and publishes, this standard. The standard is based primarily upon family size: a parent and two children, for example, has a current transitional standard of \$763 per month;
- Monthly Income Test and Determination of Benefit Amount: 36 percent of gross earnings are "disregarded" and subtracted from the family wage level. The family wage level is, by definition, 110 percent of the transitional standard. The grant is *equal to the difference between the family wage level and the income not disregarded*, up to the amount of the transitional standard.

General Limitations

MFIP-S assistance is prohibited for the following individuals and/or households:

- Parole Violators
- Fleeing Felons
- Persons Convicted of Drug Offenses: Benefits must be "vendor-paid" for shelter and utilities if the household includes an individual convicted of a drug offense after July 1, 1997. Random drug testing is required for drug felons, and they may be subject to sanctions in the month after a positive test result;
- Persons Found Guilty of Residency Fraud: Individuals convicted of fraudulently receiving assistance in two states simultaneously are prohibited from assistance for ten years.

60 Month Time Limitations

In accordance with federal mandates, there is a 60 month lifetime limit on cash assistance funded -- in whole or in part -- from federal TANF funds. *Assistance received in other states counts toward this limit.* Victims of domestic violence, who are in compliance with a "safety plan," may be provided one additional month of eligibility. In addition, program participants who are exempt from the employment and training requirements due to **advanced age, illness or incapacity, pregnancy, or family crisis** are also exempt from the 60-month limitation.

State Provisions: the Diversionary Assistance Program (DAP)

The Diversionary Assistance Program (DAP) was developed to facilitate the avoidance of MFIP-S participation and long-term reciprocity. A family is eligible to receive assistance *once every thirty six months*, provided that: a family member has lived in Minnesota for at least thirty days; the applicant can provide proof that a temporary emergency situation caused the need for assistance; the applicant is "at risk" of MFIP-S eligibility if the assistance is not provided (and the applicant is below 140 percent of the federal poverty line); and the assistance will resolve the emergency.

The DAP applicant may be allowed up to four months of benefits at the MFIP-S standard for the same family size and composition.

State Provisions: Emergency Assistance (EA)

Minnesota counties must provide emergency financial assistance to qualified families, which are now subject to a thirty-day residency requirement. Emergency needs include such items as rent, mortgage, damage deposits, moving expenses, home repairs, utility costs, special diets, and contract for deed arrearages.

Assistance is available during one thirty day period each twelve months, although a county may continue assistance for an additional thirty days if emergency needs persist.

MFIP-S Work Requirements

Minnesota uses the TANF standards, but does expand and modify them somewhat to fit with the state's beliefs and the legislatures understanding and interpretation of TANF. The MFIP-S legislation stipulates that this program must work with other community agencies such as employers from public and private sectors, non-profit organizations, educational and social service agencies, program participants, labor unions and neighborhood associations in accomplishing the requirements.

The TANF IRP's are a part of the Minnesota program, but are simply called an employment plan. It is developed with a job counselor to identify the most direct route to unsubsidized employment for the participant. The plan includes specific steps and a completion time table.

Minnesota has expanded the list of acceptable work activities from 12 to 26. Additional allowable activities include:

- job clubs, including job search workshops;
- job placement;
- job development;
- job related counseling;
- job coaching;

- job retention services;
- job specific training or education;
- Self-Employment Investment Demonstration (SEID);
- pre-employment activities that will "help families reach their goals and enhance their ability to care for children" such as volunteer work, literacy programs, dislocated worker services, and chemical dependency treatment;
- apprenticeships;
- adult basic education classes;
- internships;
- bilingual employment and training programs;
- activities included in a safety plan.

(The safety plan allows victims of domestic violence to receive a deferral from MFIP-S work requirements for up to twelve months. The individual must still be in danger and their situation must be reviewed quarterly.)

The hourly work requirements per week are the same as the TANF standards. Participation is required within six months for single parent families but is immediate for two parent families. Participants begin the MFIP-S program with an assessment of their work capabilities.

- If it is determined they are able to work, they must spend thirty hours per week looking for employment for up to eight weeks. There is a requirement to accept any suitable position as long as it meets minimum wage standards, health and safety standards and complies with anti-discrimination laws.
- If the individual is not considered able to conduct a successful job search or has not found employment within eight weeks, a secondary and more complex assessment takes place.
- If further training or post-secondary school is the best option, the participant is allowed to attend a 12 month program. A waiver can be obtained to attend a 13 to 24 month program. State money spent on this (excluding Pell grant funding), must be paid back by the recipient.
- After this training is completed the participants are allowed three months to search for a job. After this time period passes, they must accept any suitable position.

If the MFIP-S requirements are not met, the state can cut benefits. There is a stipulation for recipients who do not meet the time standards but are demonstrating an acceptable effort to obtain a position within their stated employment plan. Payments are cut for the first offense by 10%, for the second 30% and the state pays rent and utilities directly.

There is a special section for minor parents. If the participant is under 20 and has not completed high school, they must undergo an assessment. If there is an educational option available, an employment plan must be developed. Eighteen or nineteen year olds must attend school if they do not have a high school diploma.

There are exemptions from the work and education requirements for specific family hardships such as illness, caring for an ill child or family crisis. The exemption includes a year long option to forego working if your child is 12 months old or younger. Parenting classes are a requirement in this exemption, but no sanctions are made if this is not met.

It is uncertain what the effects of this legislation will be in the state and in the Summit-University neighborhood. Currently, there are 58,000 families in Minnesota receiving benefits from AFDC or MFIP who will be directly affected by the legislation. Three out of five recipients of AFDC were children. The average length of stay on AFDC was three and a half years, with 36 percent of families leaving the program after less than one year. There have been comparisons made between this program and MFIP. Thirty-one percent of MFIP recipients were employed while only 14 percent were employed while on AFDC.

Saint Paul Summit-University Area: Issues and Impacts

The Summit-University Area of Saint Paul will, like all other regions in Minnesota, experience changes and challenges attributable to the new reform initiatives. Of particular concern is the depth and breadth of recognized poverty in this area.

The 1990 Census data reveal that the resident children will be most susceptible to any significant change in the welfare structure: while 32.5 percent of all persons (5,755) in the area are deemed "below the poverty level," 59.3 percent (948) of children *under the age of five years*, and 51.9 percent (2,534) of children under the age of 18, are under this federally-determined poverty guideline.

Figure 1

Percent in Poverty
Summit-University (1990 Census)

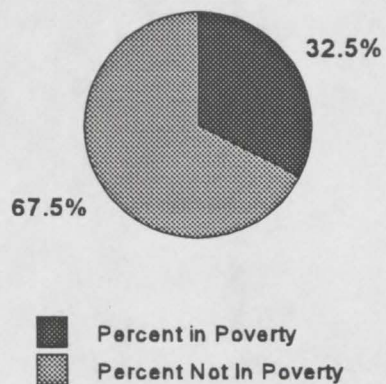


Figure 2

Percent of Children <18 in Poverty
Summit-University (1990 Census)

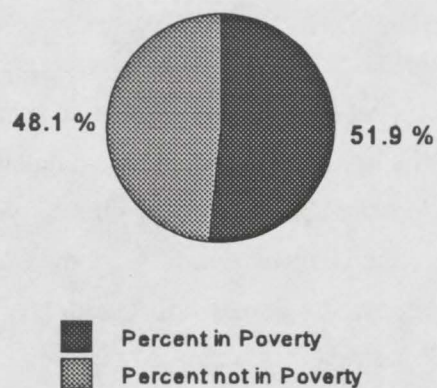
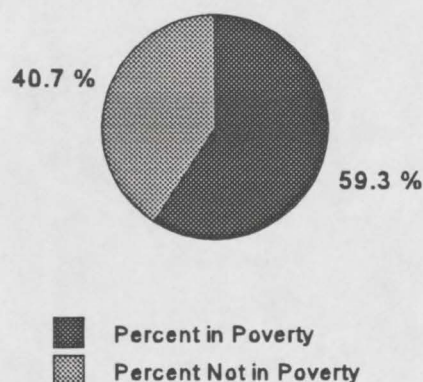


Figure 3

Percent of Children <5 In Poverty

Summit-University (1990 Census)



In comparative terms, Minnesota's overall child poverty rate was 12.4 percent in 1990; aggregate statistics reveal that, nationally, 17.9 percent of children lived under the poverty level in 1990.

Moreover, this data from Summit-University mirrors statewide trends in single-parent poverty rates: according to the office of Minnesota Planning, researchers "...found the largest growth in child poverty occurring among minority children in Minneapolis and Saint Paul [and] the growing number of children living in single parent families was one reason for the rise in child poverty. Not only are more children living with a single parent, but single-parent families are more likely to be poor than they used to be." In the Summit-University area, 41.1 percent of households (1,536) reported a female householder, of which 45.4 percent (697) lived under the poverty level. For single mothers with children under the age of 18, 45.5 percent lived in poverty; for single mothers with children under 5 years, this figure increases to 63.5 percent.

While total AFDC participation caseload levels in Summit-University *declined* 16.7 percent between 1994 and 1996 (from 1,054 to 877 cases), it is difficult to draw any reliable trend data based upon two series of data. Thus, given the 1990 poverty statistics, Summit-University has cause to be prepared for the impending assistance changes.

At this point, it appears that the most significant issue to impact the community will be the 60-month total lifetime MFIP-S eligibility. Moreover, of the persons 5 years and older who live in the area (16,608), only 7,152 -- or 43.1 percent -- lived in Minnesota five years previously. Although it is difficult to extrapolate much from this information alone, it would appear that the residents of Summit-University are highly mobile; this may have serious consequences for the imposition of the more rigorous residency requirements scheduled for January 1, 1998.

In an interview with Lori Hestness at the Ramsey County Department of Human Services, she did not anticipate any reduction in the current household benefit levels; nor did she foresee any impending additional eligibility restrictions. Yet due to the annual block-grant nature of the federal TANF/SSG funding, any future fiscal crisis in Minnesota may compel more stringent eligibility requirements or cutbacks in benefit levels.

Summit-University Work Requirements

MFIP-S may be more beneficial in meeting employment goals, but job availability in the state will also affect these rates. The additional job seekers created by the changes in welfare reform will create increase competition for available jobs. Most Summit-University residents will be looking for employment outside the neighborhood. They will be competing with the other MFIP-S recipients in Minnesota. The overall "job-seekers-to job-openings ratio" will increase from 318 to 325 job seekers for every 100 job openings in Minnesota (Research and Statistics Office). Most job openings will require at least a high school diploma. With this, wages will be between \$5 and \$10 per hour. Prospects for employment will improve as individuals receive more education. Although, the most competition will be for jobs that do not require a high school diploma. Current data (1990) on the Summit-University neighborhood show that 78.2 percent of residents have a high school diploma and 26.5 percent have a bachelors degree or higher.

The main effect on children will be time away from their parents while they are involved in program activities. This will increase the need for child care close to homes and to places of employment. It may also leave more opportunities for neglect issues. There may be an increase in the need for child care training to support the demand for child care. Local job support agencies and training facilities should work together to support MFIP-S families

while they are involved in the program. An additional consideration will be transportation since many of the area residents are employed outside Summit-University. Taking advantage of the legislation requiring the state to work with communities and other organizations will allow new and hopefully beneficial input and involvement from local agencies.

There are a few areas where organizations can focus to make certain the residents are meeting MFIP-S work requirements. Most likely, residents who are experiencing more than one barrier to their employment goals will experience the most difficulties. These areas can include a combination of:

- The household head experiencing medical problems;
- Chronic medical problems of their children;
- Alcohol and drug use in the family;
- Mental health problems (usually depression);
- Low basic skills.
- Transportation

Programs options which will support these and other families include:

- Providing a range of programs and activities fitting the needs of people from a variety of backgrounds;
- Partnering community service, education and training activities to provide cost effective training;
- Using community service to provide the participants with a "concrete understanding of the education and training" needed to succeed;
- Rethinking welfare to work systems to provide the tools to develop long term career paths through a step by step progress rather than one shot training activities.

SUPPLEMENTAL SECURITY INCOME

Personal Responsibility Act of 1996 Title II

Supplemental Security Income (SSI) began in 1974 and is administered through the Social Security Administration (SSA). It provides monthly cash payments and medical assistance eligibility for needy aged, blind and disabled persons through uniform nationwide requirements (Ards, 1996) .

The federal government provides a basic SSI payment with an option for states to supplement this rate. In 1996 the basic federal rate for individuals was \$470 and \$705 for couples (Green Book, 1996). Minnesota provides a state supplement to the federal basic rate.

According to the Green Book of 1996, eligibility requirements for SSI included people over 65 years of age; blind individuals with "20/200 vision or less with the use of a correcting lens in the person's better eye, or those with tunnel vision of 20 degrees or less" (p. 262); and disabled individuals were defined as "those unable to engage in any substantial gainful activity by reason of a medically determined physical or mental impairment expected to result in death or that has lasted or can be expected to last for a continuous period of 12 months" (p. 262).

In addition, there is an income/asset limit for eligibility. This limit is \$2000 per individual and \$3000 per couple with some exceptions made for home, automobile (first \$4500), reasonable household goods, personal effects and burial space for family members. Children's eligibility is dependent upon the parents income and assets (Green Book, 1996).

The diagnostic criteria used to determine eligibility of children for SSI was changed by the supreme court ruling in Sullivan vs Zebley in 1990. The court ordered the Social Security Administration to assess children's eligibility based on their ability to perform tasks or functions similar to other same aged children. The Individual Functional Assessment (IFA) was introduced to meet this mandate.

NEW CHANGES FOR SSI:

The Personal Responsibility and Work Opportunity Act contains several changes to the SSI

program. Three of these changes directly affect the eligibility of children. The other major change affects children through the elimination of eligibility for parents who are disabled.

- New definition of eligibility for children requires a "higher standard" in order to qualify for disability benefits. The Social Security Administration has a listing of impairments and/or conditions that if present to a severe enough degree will create eligibility. Parents must be able to prove through documentation that their children meet the "listing-level severity."
- The elimination of the use of the Individualized of Functional Assessment (IFA) According to the summary prepared by Family Voices, children diagnosed with arthritis, tuberculosis or a combination of disabilities will likely lose their eligibility.
- The removal of disability status for those children who are diagnosed with a "maladaptive behavior" disorders. According to a summary by Family Voices this includes children who are eligible due to mood disorders, schizophrenia and mental retardation.
- Parents who once had eligibility because of a disability due to alcohol or drug dependency will no longer be eligible.
- Individuals fleeing prosecution, to fugitive felons, or to those violating a condition of probation or parole.
- Disabled immigrants will lose their eligibility for SSI completely with two exceptions: 1) military service personnel, veterans and their spouses and children , and 2) individuals who can be credited with forty quarters of work. Refugees, asylees and individuals whose deportation has been withheld may be eligible but only for the first five years after admissions in the United States.

Implications for Children:

Federal Level

SSI benefits are currently received by approximately 965,000 children. In 1995 this figure broke down into categorical eligibility was 950,901 disabled children and 9,108 blind children (Green Book 1996).

The elimination of IFA will result in the denial of SSI benefits to approximately 235,000 children per year. In addition to the elimination of the cash benefits, these children will no longer be eligible for Medical Assistance through their SSI eligibility. They may or may not qualify for Medical Assistance through the standard income eligibility criteria but will be subject to the new TANF regulations. These include the five year lifetime limit of benefits as well as work requirements for parents.

Families who lose eligibility may appeal the decision. During the appeal process families may continue to receive benefits but may be asked to repay these benefits if eligibility is denied.

Families who are receiving SSI benefits may also be eligible for food stamps. If everyone in the household is receiving SSI, the family does not need to apply for food stamps separately. They will be categorically eligible. Those dropped from SSI may or may not continue to be eligible for food stamps. And if they are, the time limits of TANF apply again. Families that are receiving state supplements to the federal basic SSI rate have their food stamps deducted 30 cents for every additional SSI dollar they receive.

It is estimated that approximately 800,000 immigrants receive SSI benefits. As of July 1, 1997 most will be denied any SSI benefits. This includes disabled immigrant children as well as families with disabled immigrant parents. This will not only put them further below the poverty line but will leave many of them with no income at all.

State Level

Unlike the TANF and other block grants, the SSI program does not give the states any option in how to administer the program. Instead, the states have to choose whether to offer other programs to assist people who lose their SSI benefits. According to Jan Jernell, Manager of the Maternal & Child Health Program, in Minnesota, approximately half of the 4,000 children whose eligibility is in question under the new regulation will likely lose their benefits. This will mean a \$300-\$400 per month reduction of income for their families. An estimated 150 children statewide will lose all benefits including medical assistance. Minnesota's plan provides a small safety net. For example, individuals cut off of SSI will receive \$87.00/month from January 1-June 30, 1998. In addition, Minnesota is gearing up other programs such as those offered by Minnesota Children with Special Health Needs through the Department of Health, to try and respond to those families that will be affected by the new SSI changes.

IMMIGRANTS AND WELFARE REFORM

Personal Responsibility Act of 1996 Title IV

Of those affected by the passage of the Personal Responsibility Act (PRA), legal immigrants and their children are among the hardest hit. Nationally, the number of legal aliens who are likely to lose federal benefits has been estimated at 1.5 million (Marquand, 1995). Changes in aid to immigrants include the following:

- States are now effectively prohibited from using federal money to provide public benefits to unqualified non-citizens (Zedlewski & Sawhill, 1996).
- State may choose to provide benefits to aliens, but may not use federal funding.
- States cannot place greater restrictions on eligibility than the comparable federal programs.
- After January 1, 1997, states have the option to determine the eligibility of current immigrants for cash assistance under TANF, Medicaid, and assistance using funds from the Social Services Block Grant (SSBG).
- New immigrants arriving after August 22, 1996 are barred from federal means-tested benefits for five years.
- After this five-year period, new immigrants must include their sponsor's income as an asset when applying for federal means-tested benefits until the immigrant attains citizenship or completes 10 years of work. This requirement is called "deeming."
- The new law makes a distinction between "qualified" immigrants and those who are not "qualified."

Qualified Aliens

Qualified aliens include:

- lawful permanent residents of the United States ("Green Card" holders),
- refugees, asylees, or those whose deportation has been withheld,
- those on parole for more than one year,
- "conditional entrants" who came to the U.S. before 1980,
- certain qualifying battered spouses and battered children.

The PRA bars most qualified aliens from:

- any federal means-tested program for their first five years in the U.S. if the immigrant entered the country on or after 8-22-96, when the bill was enacted.
- Food Stamps as of 4-1-97,
- SSI benefits.

The Department of Agriculture and the Social Security Administration are to recertify eligibility of persons currently receiving Food Stamps and SSI by August 22, 1997. Non-citizens will receive notice of losing benefits some time before this date, beginning in February and March, 1997.

Exceptions to the above include:

- Refugees and asylees, and those granted withholding of deportation are exempt from the Food Stamp and SSI ban for the first five years in the U.S. and from the five-year ban for new immigrants. They are eligible for assistance under TANF, Medicaid, SSBG funds, and state and local programs for their first five years.
- Veterans, active duty military, and their spouses and unmarried dependent children are exempt from the Food Stamp and SSI ban and the five-year ban for new immigrants. They are eligible for TANF, Medicaid, SSBG, and state and local programs.
- Also, immigrants receive parity with citizens after working 40 qualifying quarters in the U.S. Minor children may be credited with qualifying quarters, as may spouses.

Qualified aliens remain eligible for:

- emergency Medicaid,
- short-term, non-cash emergency relief,
- services under the National School Lunch Act and the Child Nutrition Act,
- immunizations,
- foster care and adoption assistance,
- Head Start,
- Job Training Partnership Act,
- in-kind services provided at the community level that are necessary for the protection

of life and safety, as authorized by the Attorney General.

Three groups of qualified aliens remain eligible for Medicaid:

- refugees,
- veterans and their spouses and children,
- lawful permanent residents with 40 qualifying quarters of work who did not receive federal means-tested benefits in any quarter after December, 1996.

Aliens Not Qualified

Aliens not qualified under the PRA are ineligible for federal, state, and local public benefits, but they may still receive:

- emergency Medicaid services,
- short-term, in-kind disaster relief,
- public health assistance for immunizations and for testing and treatment of communicable diseases (no Medicaid funds may be used for this purpose),
- housing benefits being received by the immigrant on the date of enactment,
- Social Security benefits in certain limited situations,
- in-kind services provided at the community level that are necessary for the protection of life and safety, as authorized by the Attorney General,
- school breakfast and lunch.

Persons Exempted From Deeming

Individuals are exempted from deeming for up to 12 months if they would go hungry or homeless without the assistance. Battered spouses and children may be exempt from deeming for 12 months if there is a substantial connection between the abuse and the need for benefits and the immigrant no longer resides with the batterer.

Citizenship

Under the PRA, when legal aliens become citizens, they are then eligible for all public benefits

accorded a U.S. citizen. Individuals who are lawful permanent residents, are at least 18 years old, and have lived in the United States for 5 years, or are married to and have resided with a U.S. citizen for 3 years are eligible to apply for naturalization. The entire naturalization process takes an average of 6 months to complete (INS, 1994). With the passage of the PRA, however, it is expected that the process will become increasingly lengthy and more difficult. Currently, many immigrants find it difficult to meet the citizenship requirement. There is a lack of understanding of the exam questions and difficulty learning English.

Summit-University: Issues and Impacts

According to the 1990 Census, the total population of Summit-University (District 8) is 18,249, including a foreign-born population of 2,050. The number of foreign-born residents has probably increased tremendously over the last seven years, if the boom in Southeast Asian businesses in the neighborhood is any indication. Of the 16,608 people who have lived in the District for 5 years or more, 2,480 speak a language other than English in the home. Again, this number probably increased dramatically in the last seven years. With the foreign-born population at nearly 10 percent in 1990, and with the perceived rapid growth of the immigrant population District 8 since the last Census, many children in the Summit-University area will likely suffer a loss of benefits. The State of Minnesota has acted to buffer some of the harsh provisions of the PRA, but benefits will not return to previous levels. The state response is not yet complete.

Recommendations

- The Clinton Administration can still make legislative changes to soften the impact of the law.
- The "Affidavit of Support" for immigration sponsors should be made legally enforceable so that the government could garnish the wages of sponsors who do not fulfill their responsibilities. This act could also deter sponsors from offering support to relatives likely to become "public charges" (Zuckerman, 1995).
- The length of time sponsors are responsible for charges should be lengthened from five to ten years. This could save the government money by extending family support until the immigrant becomes self-sufficient or gains citizenship.
- A reform of citizenship requirements may assist a number of people for whom

becoming naturalized is difficult.

- Creating advocacy programs for immigrants can help them become more effective lobbyists.
- Blanket cuts to public programs are not the answer; programs should have been assessed individually and reduced sparingly. Unhealthy and undernourished children may be one consequence of the current cuts, particularly in District 8.

CHILD CARE

Personal Responsibility Act of 1996 Title VI

Child care availability and affordability are key elements in determining the success of welfare reform. The emphasis on employment, training, and the work requirements included in the Personal Responsibility Act (PRA) make the issue of child care essential for families and the state. As one author states, "... the cost of child care is the most obvious obstacle to working." In addition to funding child care for the families that will be subject to work requirements, there are additional barriers to finding adequate child care. These include, but are not limited to, the following:

- shortages of spaces for infants and small children;
- shortages of space for children with special needs;
- inconsistent availability by region;
- transportation issues;
- and a shortage of services during evenings, nights and weekends.

This section provides an overview of federal involvement in child care provision; followed by a description of the legislation at the federal and state levels; and finally information regarding the services available in St. Paul.

Overview

Demand for child care increased dramatically in the U.S. with the movement of women into the workforce beginning during World War II, as well as an increase in the number of single mothers or mothers that were the principal financial supporters of the family. The federal government began participating in child care during the 1930s by establishing nursery schools for poor children, primarily to create jobs for teacher, nurses, and the like. The program was expanded during the war to help mothers who needed to work, and the role of government in providing child care has been a subject of debate since.

Before passing welfare reform, the federal government ran several child care assistance programs. These included child care (for AFDC recipients) and transitional child care assistance, both with open-ended funding streams; and at-risk child care (for families "at risk" of public assistance) which had a funding ceiling. These three programs were combined to form the **Child Care and Development Block Grant (CCDBG)** explained below.

Federal-Level Changes in Child Care

Title VI of the Personal Responsibility Act (PRA) changes our policy with regards to child care. The primary goal of this legislation is, simply, to assist parents in the move from welfare to work. However, the bill has effectively eliminated Federal responsibility with respect to the provision of child care. The decision to provide child care to TANF recipients and those in transition is left to the discretion of each state.

Title VI will provide the CCDBG to the states for child care provision. This block grant increases states' flexibility, and appears to include more dollars for child care. However, providing funds in the form of a block grant may result in less money for the state -- whereas two of the former methods of child care funding were open-ended, the new block grant will not grow along with the number of children needing this service. Of the money provided to the state, 70 percent of the grant must be used for TANF recipients, those in transition from welfare to work, and families in danger of needing welfare. Any additional funds may be used for low-income families.

In addition to the CCDBG, states have the option of using 30 percent of TANF funds for child care. These funds, however, will be subject to the time limits associated with TANF grants.

Minnesota's Response

Under the federal law, the state cannot sanction families with a child under six for failure to work due to lack of child care. Because this does not alter the required work participation rate "formula," it is in the state's best interest to provide child care to families in transition from welfare to work and to those in danger of needing public assistance.

However, according to Minnesota Planning, 12,600 additional children will need child care in 1997; as many as 35,000 more will be in need by 2002. Because the federal law does not address the barriers associated with obtaining child care, it is up to the state to do so.

The Minnesota Legislature has passed a budget containing record spending levels for child care. In addition to providing child care during participation in MFIP-S and during the transitional year, Minnesota has fully funded the waiting list for the Basic Sliding Fee program in order to help low-income families avoid public assistance. In addition, there have been steps taken to increase the availability of child care around the state.

MFIP-S includes child care for families while they are participating in the program (as long as they comply with the employment plan requirements) as well as during the transitional year. In addition to the federal fund, which is available for families on public assistance, the state has also developed a **Child Care Fund** which may include low-income families as well as MFIP-S participants and those in transition from welfare to work. In order to receive child care funding under the state Child Care Fund, families on public assistance must meet the

requirements of the MFIP-S program and must cooperate in the establishment of paternity. Other restrictions include that the caregiver must work at least 20 hours a week and child care assistance is provided for the amount of time encompassing hours worked as well as time for meals and two hours of transportation. The maximum assistance a family may receive is 120 hours every two weeks.

The State Child Care Assistance Plan is provided on a Basic Sliding Fee Scale: families are eligible for the program until their income reaches 120 percent of the poverty line. To increase funding for child care as well as promote self-sufficiency, the state has increased the co-payment levels for families. In past years, families were not required to contribute financially until their income had reached the poverty line. However, under the new scale, parent contributions must begin at 75 percent of the poverty level and the fee must be at least \$5 a month.

In addition, the state has established several **grant programs** intended to increase the availability and quality of child care. With this initiative, the state is attempting to eliminate some of the barriers to quality child care mentioned earlier:

- Child Care Service Grants may be awarded to create new licensed child care facilities and to improve such facilities;
- Child Care Service Grants may be provided to "enhance and expand child care sites" and to develop a partnership between the government and the private sector in developing child care;
- Other grants may be awarded to begin new programs in an area that can demonstrate need, new programs for sick children, infants and toddlers or children with special needs, or center providing care during non-standard hours.

The legislature has allocated \$5,865,000 in 1998 for these programs. The legislation does not address the issues of culturally appropriate care for children of different backgrounds.

The bill contains an additional provision which will provide a subsidy to a parent to stay home with her newborn for up to a year. Qualifying parents could receive 75 percent of what the state would pay for child care for a working parent. This program has a lifetime limit of 12 months for each family. Because of questions surrounding the implementation of this initiative, it will not take effect until July 1, 1998.

The Summit-University Area: Issues and Impacts

According to the 1990 Census, nearly 3500 children under 12 were living in poverty in the Summit-University neighborhood. It is difficult to predict the need for child care in particular areas because there is no data regarding the availability of "family care," although 46 percent of MFIP families are estimated to rely on help from relatives for child care. The availability of family child care, however, may decrease due to the increase in those who must work due to welfare reform. In addition, licensed child care is often considered better for children

(through cognitive and social development) and is most often chosen by families able to participate in the basic sliding fee program.

It is important to identify local needs, especially in light of welfare reform; if a family's child care is located more than a half an hour from home, incidence of job loss may increase. St. Paul has been identified as an area that will suffer from shortages in child care availability.

According to the Child Care Resource and Referral Service, in St. Paul (between Summit and University Avenues and Hamline and John Ireland Boulevard) there are a total of **47 licensed sites** providing child care. Of these,

- 9 are child care centers;
- 29 are family child care homes;
- 3 offer child care for school aged children;
- in addition, there are 3 preschools and 3 Head Start sites within the area. (These, however, offer only part-time programs, and therefore parents will need additional child care if they work or attend school full-time.)

Regarding the child care centers, only 4 of these offer infant care and 7 offer care for toddlers. Only three centers offer care to school aged children and 8 accept preschool children.

In addition to the shortage of availability, there is a lack of centers which will accommodate second shift or alternative work schedules. Of the available child care centers, only one opens at 6:00 a.m., two at 6:30, and the others at 7:00 and 7:30 a.m. In terms of closing times, 4 centers close at 5:30, 3 more at 6:00 and only one center remains open until 9:00 p.m. Not only do these hours fail to accommodate second shift jobs, but they are also difficult to manage if a parent has a long commute to and from work during regular hours.

Table 3

CHILD CARE CENTERS

	CAPACITY	OPENINGS
Infants	37	0
Toddlers	139	6
Preschool	257	33
School age	86	14

* Information provided by the Child Care Resource and Referral Center

Licensed family child care homes provide another option for working parents in the Summit-University area, but these facilities will not be able to provide enough care for the number of children affected by welfare reform in this neighborhood. Most of these facilities offer care for infants, preschool children, and school age children; all of the sites

offer care for toddlers. However, many of these centers are currently full at or near capacity.

Table 4

FAMILY CHILD CARE HOMES

	CAPACITY	OPENINGS
Infants	43	8
Toddlers	59	15
Preschool	98	39
School age	112	36

* Information provided by the Child Care Resource and Referral Center

Family child care homes allow for some greater flexibility in hours. One home offers over night care, and one opens at 5:00 a.m. However, in general the open and close times are similar to those of child care centers, and will be difficult for families that commute to work. If funding levels remain high, Minnesota will make child care affordable for low-income families and families in transition off welfare. Therefore, the problem that remains is to create an adequate number of quality child care facilities. The Legislature has attempted to address the problem of availability through incentives to create new child care centers for areas that can demonstrate need, and the option for parents of newborns.

In addition, the legislature has increased funding for **Head Start**. With regards to school-age children, St. Paul will receive \$5,000,000 in state money to provide recreation buildings to house after-school, evening, weekend, and summer programs under the **Youth Initiative Grant** from the state. Of the total grant, \$2,500,000 must be used in six neighborhoods, including Summit-University. The program is intended to provide services for at-risk youth.

Undoubtedly, St. Paul (and the Summit-University neighborhood in particular) will be able to demonstrate the need for funding to create new facilities with the gap that remains between the number of children affected by welfare reform and the child care that is currently available.

FOOD AND NUTRITION

Personal Responsibility Act of 1996 Title VII & VIII

Child Nutrition Programs

Welfare Reform will reduce nutrition benefits to the children and families participating in the Food Stamp Program and Child Nutrition Programs by over \$40 billion nationally over the next seven years. By the year 2002, the bill will reduce food stamp benefits to families with children by 25 percent, an average of about \$85 per family per month.

Nutrition programs escaped the severe cuts mandated for counterpart programs, but the changes listed below will impact children. Reduced funding levels along with higher nutritional standards are competing goals that could result in lower meal quality and decreased availability of reduced-price and free meals.

Welfare Reform:

- Establishes higher nutritional standards,
- Reduces and/or freezes reimbursement amounts paid to providers,
- Eliminates start up grants for the School Breakfast Program,
- Tightens eligibility standards for the Child and Adult Care Food Program
- Terminates funds for program outreach.

Impact on the Children of Summit-University:

- Poor nutrition results in poor health, and could result in lower educational attainment and behavior problems for children who experience multiple social crisis.

National School Lunch Program

The National School Lunch Program provides commodity foods and cash reimbursements to non-profit food services, elementary and secondary schools and residential day care facilities across the country. More than half of the children participating receive a meal at a free or reduced price (USDA).

Welfare Reform:

- Establishes meal standards that are "consistent with the goals of the most recent Dietary Guidelines for America."
- Reduces reimbursements rates for paid lunches, breakfasts, and freezes rates for supplemental snacks for the next two years.
- Mandates that no less than 8 percent (previously 12) of the total entitlement assistance for the program must be used for commodity support.

- Freezes the guaranteed per meal reimbursement rate for entitlement commodity assistance for two years.
- Cuts meal reimbursement by one cent for 1996 and 1997 and two cents in 1998.
- Increases the price of reduced lunches from 40 to 45 cents in the year 2000.
- Increases the price of reduced price lunches from 45 to 50 cents in 2001.

Providing better quality lunches will be difficult for programs that face decreased funding. school lunch programs may react by raising the price of student payments for lunch, which could result in decreased student participation (HandsNet). It is illegal for the loss in reimbursements to be passed on to poor children in the form of higher prices.

The Impact on the Children of Summit-University:

- Nearly 75 percent of the student body at the Webster Magnet School eat federally subsidized school lunches. Programs like Webster, that are located in large urban areas and that serve poor kids, will be the hardest hit and will either have to find alternative funding sources, limit the number of meals distributed to locations outside of the school, or reduce meal quality (HandsNet).

School Breakfast Program

The School Breakfast Program provides meals to low-income children at a free or reduced price. Programs are reimbursed according to the number of meals served in the various need categories. Children from families with incomes at or below 130 percent of the poverty level qualify for free meals and those between 130 and 185 are eligible for reduced-price meals. Children from families with incomes greater than 185 percent of poverty pay the full price for a meal (USDA).

Welfare Reform:

- Cuts two cents from breakfast reimbursements paid to schools,
- Eliminates School Breakfast program start up grants that provided breakfast to an additional 2.3 million children between 1987 and 1994; a significant increase in participation (USDA).

In Minnesota, the schools that serve a high percentage of children below 185 percent of poverty request start up funds for the purchase of necessary equipment such as freezers, hot food servers, toasters, cereal bins, and promotional materials (Morton).

Impact on the Children of Summit-University:

- 25 percent of the student body at the Webster Magnet School eat federally subsidized school breakfasts.
- The elimination of start up funds will most likely lead to a decrease in the number of

- School Breakfast program sponsors in poor communities, and
- Decrease the number of meals provided to hungry children residing in Summit-University.

Women, Infant, and Children (W.I.C)

The WIC program will have many of the same restrictions on serving immigrant children.

- Funding for WIC education, nutrition counseling, and the breast-feeding program will likely be reduced as redetermination of eligibility result in higher program costs.
- Pregnant women who lose WIC benefits will have a greater risk of negative birth outcomes, primarily low birth weights (low birth weight is the primary predictor of future health status).
- Infants and children who lose WIC services will not receive services such as pediatric and immunization screening referrals.

Currently, the WIC program serves 98,900 people in Minnesota. This number will be reduced to 90,000 under the new bill (Morton).

The Impact on the Children of Summit-University:

- Approximately 2000 women and children in the University Summit area are served by the WIC program. Approximately 660 (1/3), of those served are immigrants or refugees who are at risk for losing WIC benefits.
- It is not likely that local immigrant women and children will be immediately cut from the program.

Summer Food Service Program

Welfare Reform:

- Decreases the reimbursement for the lunch/dinner meal from \$2.12 to \$1.82. Breakfast reimbursement will drop from \$1.18 to \$1.13.
- Cuts the snack rate from 55.5 cents to 46 cents.
- Eliminates one meal or snack per day.

In Minnesota, the Minneapolis and St. Paul School Districts and Boys and Girls Clubs serve meals supported by the Summer Food Program. Reduced funding will be a disincentive for programs to serve meals at the same time.

- Children's summer food needs will increase as parents re-enter the work force.
- Food shelves will be unable to make up the difference during the summer when school is not in session.

The St. Paul Public Schools and the University-Summit Inner City Youth League administer the federally funded Summer Food Program in St. Paul. Throughout the summer, the program serves an average of 30 breakfasts and 75 lunches and snacks daily.

- If the enrollment remains steady, welfare changes will result in a drop in the total daily reimbursement this summer from \$235.65 to \$204.90. Monthly, reimbursement will drop from \$4713 to \$4098.

The Parks and Recreation Department serves an average of 35 (between 25-60) lunches per day at the Martin Luther King Center between June 9 and August 15.

- Monthly meal reimbursement to this organization will drop from \$1484 to \$1274.

The YWCA, which serves an average of 70 meals per day will see similar reductions.

Child and Adult Food Care Program (CAFCP)

Welfare Reform:

- Limits eligibility and establishes stricter rules on sponsor reimbursements under the Area Eligibility Means Test.
- Child care centers are limited to serving 2 meals and 1 supplemental to children who are in the center for 10 to 12 hours.
- Family day care home sponsors will be reimbursed \$1.54 for each lunch/supper meal; 84.5 cents for each breakfast; and 43.05 cents for each supplement only if they can show that 50 percent of the children they serve are from households with income below 185 percent of the poverty level.
- Sponsors not meeting this eligibility will receive :
 - 90 cents per lunch/supper
 - 25 cents per breakfast
 - 10 cents per supplement.

Overall Impact:

- Cuts will result in a \$3.1 billion savings over 7 years, half of the total program savings.
- These changes will force providers who depend on CACFP reimbursements to provide care for hundreds of thousands of children, to drop out of the program and possibly limit services.

Program cuts will have a large impact on Minnesota which has the second highest number of home care providers in the United States (Morton). The reimbursement program has served as an incentive for home care providers to become licensed and has in turn assured quality care. In order to continue receiving benefits, home care providers must pass inspections on a regular basis. Lower reimbursements reduces the incentive to become licensed and could

result in lower quality of care. This will happen at a time when more adults are returning to the workforce and in need of quality child care for their children.

Impact on The Children of Summit-University:

Participation in the St. Paul school programs has been increasing, evidenced by their purchase of nine trucks to transport meals. If the district is unable to make up for lost funding they may:

- Limit the transportation of meals to small child and adult care providers.
- Early Childhood Program (ECFE), Head Start and Learning Readiness are several programs that take advantage of this necessary resource.
- Limit the ability of successful programs to provide comprehensive care that has positively impacted the lives of children.

Changes to Child Nutrition Programs, mandated by the welfare reform, will significantly impact children. Reduced reimbursements and fixed funding will result in fewer children served, unless program sponsors are able to find alternative funding sources. The changes made to nutrition programs are not nearly as severe as those made of AFDC, SSI and Food Stamps, yet they deserve attention. The School Breakfast and Lunch Programs reduce hunger, improve children's health, and support classroom learning.

Food Stamps and Child Nutrition Programs

The PRA brings with it several changes to the food stamp program. The first of these is the addition of income deductions. That is, there are now several ways individuals and families can deduct income which would be held against their food stamp allotments. There is also now an earned income deduction, whereby a household with earned income will be allowed a deduction of 20 percent in order to compensate for taxes, other mandatory deductions from salary, and work expenses. Third, there is a dependent care deduction, by means of which a household is entitled to a deduction of \$200 per month for each dependent child under 2 years of age and \$75 for each other dependent, for the cost of payments necessary for the care of a dependent if the care enables the household member to accept or continue employment, or training or education that is preparatory for employment. In addition, there is a deduction for child-support payments which entitles households to a deduction for payments made by a household member to or for an individual who is not a member of the household if the member is legally obligated to make the payments. Finally, there is a medical expense deduction to compensate for the medical care of a household member.

A second change in the food stamp program is the doubling of penalties for violating program requirements. Now, recipients will lose their food stamps for one year on their first penalty and two on their second, instead of six months and one year respectively. Along with these stricter penalties come stricter work requirements. According to the new law, no physically and mentally fit individual over the age of 15 and under the age of 60 will be eligible for food stamps if the individual refuses to register for employment in the prescribed manner; refuses

without good cause to participate in an employment and training program; refuses without good cause to accept an offer of employment; refuses without good cause to provide a state agency with employment status or job availability information; or voluntarily quits a job or reduces work effort. In addition, if an individual who is the head of the household becomes ineligible to participate in the food stamp program, the household can also become ineligible for a period determined by the state agency. The penalties for the aforementioned infractions are also new, and progressively more harsh with each subsequent offense.

Another major change in the food stamp program is the new emphasis on cooperation with child support agencies. In general, no natural or adoptive parent or other individual who is living with and exercising parental control over a child who has an absent parent will be eligible for food stamps unless he or she cooperates in establishing the paternity of, and providing support for the child. Exemptions from this rule are granted to those who have good reasons, as determined by the state, for noncooperation. On the other side of this coin, no individual will be eligible to participate in the food stamp program if that individual is delinquent in any payment due under a court order for the support of a child.

The PRA also tightens up authorization procedures for retail food stores participation in the food stamp program. All stores, now, must be approved by an authorized employee of the Department of Agriculture, a designee of the Secretary, or an official of the state or local government. Under the new regulations stores may have to provide tax filing and other operational and legal documents. Additionally, there is now a waiting period for stores that fail to meet authorization criteria.

The last major change in the food stamp program brought about by the new legislation is the suggested creation of an Employment Initiatives Program in each state. In general, any state participating in the program may substitute cash payments to a household in the amount that the household would normally receive in food stamps, given that an adult member of the household has worked for more than 90 days; has earned more than \$350 per month for the employment; is receiving benefits under a state program; was receiving benefits but no longer is because of earned income; and elects to receive cash payments instead of food stamps.

Minnesota's Response

At the outset of this section, it is important to note that there is very little actual response to new federal food stamp regulations available for review. The Minnesota State Legislature, although undoubtedly ahead of the curve on welfare reform, appears to be doing very little this session to comply directly with the major changes mentioned previously. In fact, it is difficult to even match up the major changes in the state legislation with those in the new federal law. The best that can be done here is to highlight the main points of Senate File One.

Like the federal PRA, Senate File One also tightens up rules and regulations dealing with food stamps. For example, it requires the county agency to determine the food stamp benefit for people living in the home who are not part of the MFIP-S assistance unit. It also removes the

food portions of MFIP-S for recipients who are not natural or adoptive parents, and are not required to participate in work activities. In addition, it presents a vast array of information requirements for eligibility including application to other available programs; change of circumstance inquiries, completion of recertification of eligibility forms, monthly MFIP-S Household Reports; requirement to assign support and maintenance rights; and requirement to provide Social Security numbers.

There are also new protections built into the state food stamp plan. For instance, it requires that the food assistance portion of the MFIP-S assistance payment be disregarded as income in programs such as housing subsidy programs. Similarly, Section 40 of this legislation establishes a General Assistance payment of \$63 dollars for persons who were residing in Minnesota on July 1, 1997 and who lost eligibility for food stamps and SSI benefits as a result of changes in federal law limiting eligibility of noncitizens for those programs, provided they are meeting conditions such as making an effort to become citizens.

While there are some minimal safeguards, as outlined above, there are also new intrusions and stipulations. The Minnesota House, on April 1st, passed an amendment stating that a photograph of an member of the household receiving food stamps shall be made available, on request, to a local, state, or federal law enforcement officer if the officer furnishes the agency with the name of the member and notifies the agency that the member is wanted for criminal or legal reasons.

Finally, the new state law converts food stamps to the MFIP-S program, thus fulfilling the centralization requirement mandated by the federal government. It can be seen, then, that Minnesota is still struggling to meet the requirements of the new federal food stamp program changes. It is not yet clear how these changes will be implemented over the next few years.

Implications of Welfare Reform

- Food stamp eligibility relies on work or education participation. There will continue to be an increasing need for suitable and culturally sensitive child care.
- As parents will begin working during the summer, there will be a need for summer child care and youth programs. But there is less money available for start-up costs for these programs.
- As families lose their food stamp benefits, they will be forced to use money from elsewhere in their budget. This may affect small businesses in the area who had catered to this segment of the population.
- Stricter requirements for Electronic Benefits Transfer will affect people trying to provide services to food stamp recipients.
- A food safety net for the homeless does not help alleviate hunger, as they have no place to store or cook food.
- As effective incomes are decreased by loss of benefits, higher percentages of income will be paid on rent. If money has to be used for food purchase, it will be difficult for families to pay their bills.

- There is no safety net for children whose parents have lost their benefits.
- The loss of food money will negatively affect nutrition. Children who do not eat well, do not perform well in school and are more likely to become sick.

Positive Impacts

- Mandated work requirements can increase family income. This increase can be spent in local stores, increasing nutrition and local economic growth.
- More children will depend on school breakfast and lunch programs. This is positive because school food programs are universal and do not have to stigmatize the children.

Recommendations:

- Actively question the motives of policy makers who do not support programs, such as the school based food and nutrition programs, that have obvious positive results. After all, the mission of USDA is to ensure that "no one in our country should fear hunger or experience want." We must raise a critical awareness about the harsh impacts of welfare reform so that the negative implications for America's children can be alleviated.
- There will be a need for food drives within ethnic communities to provide food to immigrants between July 1, 1997 and January 1, 1998.
- Food salvage programs could distribute food to shelters, soup kitchens or public housing.
- Grocery transportation programs, using car pools or shared transportation, could help individuals get to the stores they need.
- Community organizing and advocacy will be necessary to garner the support needed.
- Continued networking of people and organizations.
- Local distribution of donated items, instead of distribution through organizations elsewhere.

CHILD SUPPORT ENFORCEMENT

Personal Responsibility Act of 1996 Title III

Federal Level Changes

TANF

The block grant which replaces AFDC, or TANF, can only be received by states which operate a child support enforcement program.

States must now require that all applicants for and recipients of TANF assistance and Medicaid give the state rights to child support and cooperate with paternity establishment efforts.

If a parent receiving TANF assistance and Medicaid does not agree to cooperate with paternity establishment, and cannot show "good cause", the state must decrease the family's monthly cash assistance by at least 25 percent, and up to 100 percent. Failure to abide by these rules could result in up to a 5 percent reduction in TANF monies for the state in the following year.

The rate of paternity establishment has been increased from 75 percent to 90 percent of TANF recipients eligible for support. Families who are no longer on welfare will receive priority in the distribution of arrears, under a policy called "Family First."

\$50 Pass-Through

Under prior law, the first \$50 collected each month of a child support award was passed directly to the family receiving AFDC. However, the new law repeals this disregard. States may choose to continue this, but must do so without the federal government sharing the cost.

Streamlined Paternity Establishment

State agency authority has been expanded to include certain procedures previously under court authority. These procedures include:

- Ordering genetic tests;
- Modifying or enforcing a support order;
- Imposing penalties for any noncompliance;
- Ordering subpoenas for financial information;
- Requiring employers to provide compensation and benefit information;
- Obtaining records on taxes, property, licenses and criminal information.

In 1993, the Clinton Administration started a voluntary in-hospital paternity establishment program, and the new welfare reform law expands these programs. States are now required to publicize the option of voluntary paternity establishment.

Collections

A state Automated System/Case Registry must be set up by October 1, 2000. This system would track all payments from child support orders established after October 1, 1998, and would be responsible for:

- Transmitting all orders to employers;
- Monitoring payments;
- Using automatic enforcement procedures.

As well, a Centralized Collection and Disbursement Unit must be set up by October 1, 1998, where all payments for IV-D and interstate IV-D cases, along with non-IV-D cases that require withholding, are processed.

Families who are no longer on welfare will receive priority in the distribution of arrears, under a policy called "Family First."

Federal Case Registry and National Directory of New Hires

Employers will now be required to report the names of individuals they hire to the state, which then must transmit this information to the National Directory of New Hires. The federal directory will check the employee's name against their list of persons with delinquent child support payments, and report back to the state if the new employee has delinquent child support payments. The state will then be responsible for instituting automatic withholding from the employee's wages.

Expansion of the Federal Parent Locator Service established in the Child Support Enforcement Amendments of 1984 must be completed by October 1, 1998. New authorities have been granted to this service to include:

- Enforcing support, custody and visitation orders;
- Establishing parentage.

Uniform Interstate Family Support Act

The new federal law requires that states adopt the Uniform Interstate Family Support Act (UIFSA). This law provides uniform rules, procedures, and forms for interstate cases.

Under this new law states will have five days to respond to any interstate request for records and enforcement assistance.

Medical Insurance

All child support orders processed through IV-D must have dependent medical coverage included.

Enforcement Techniques

Non-custodial parents who fail to meet their child support obligations after subpoenas or warrants could have state licenses suspended, including:

- professional;
- occupational;
- driver;
- recreational.

States are now allowed to seize assets.

States are now allowed to require community service.

Access and Visitation Programs

States now have available to them grants from the federal government, for purposes of developing access and visitation programs. The purpose of these new grants is to facilitate non-custodial parent's contact with their children.

Minnesota Child Support Enforcement Program

Specific to Minnesota, many of the major provisions of the Act had been implemented prior to the creation of the new federal welfare reform law, such as the following:

- Minnesota had already made development plans for a state child support payment center. This new center is scheduled to open later this year.
- Employers had already been required to report the names of new employees to the Minnesota Department of Human Services, for purposes of cross-checking against a directory of parents delinquent in child support payments.
- Minnesota had already adopted the UIFSA prior to the new federal legislation.
- Minnesota had already been enforcing the suspension of driver's or professional licenses of parents delinquent in their child support payments.

Of course, with the new federal legislation, additional changes will come to the Child Support Enforcement Program in Minnesota. Some of the most major changes are as follows:

\$50 Pass-Through

Under prior child support law, families on welfare each month were given the first \$50 of any child support payment received by Minnesota. However, under this new law, the \$50 "pass-through" will not be given to families.

Streamlined Paternity Establishment

Custodial parents will now be required to provide all known information regarding the non-custodial parent. Exceptions to this will only be when a parent has been able to show "good cause." Good cause may be established in the presence of one of the following occurring as a result of disclosure:

- physical or emotional harm to the child;
- physical or emotional harm to the parent, which would adversely affect their ability to care for the child;
- if rape and/or adoption issues are present, good cause may be proven.

Under the new law, child support workers will be allowed the power to sign orders for genetic testing, administrative subpoenas, seizures of assets and redirection of child support and income withholding.

Procedures will be simplified for such processes as submitting birth expenses and accepting genetic test results.

Parents will be able to bypass settlement conferences in order to move to hearings quickly.

An income default standard will be added to utilize when parents do not provide the necessary financial information.

Enforcement Techniques

One of the more controversial changes in Minnesota child support is surrounding another enforcement practice. Basically, private records will become more public, in order to track assets of parents who are delinquent in child support payments. Financial institutions will be required to provide various account information, for purposes of automatically seizing assets which belong to those who owe back child support.

Minnesota Department of Human Services has been directed to work with the Minnesota Department of Natural Resources to develop a plan to suspend recreational licenses of those who owe child support monies. These recreational licenses would include those for boats, snowmobiles, hunting and fishing.

Summit-University Demographics

The 1990 Census numbers show that there are 1,536 female householder families living in District 8. These households are presumably led by single women raising children. Of these families, 640 are living below the poverty level. If we multiply this number times the average number of children to whom women in the United States give birth (roughly 2.8), we might suppose that approximately 1,800 children are living with these 640 women in poverty.

It is these children with whom we are most concerned when addressing child support issues in relation to welfare reform. These children are already living in poverty, and with welfare reform they could be in danger of sinking deeper into poverty. Thus, two things will require that children such as these receive child support from the non-custodial parent. The first of these includes new child support enforcement laws, and the second includes decreased public assistance which, as said, could threaten the family's survival.

It is important to note when studying these demographics and extrapolating numbers, that we not think of child support as being only something for which fathers are responsible. Non-custodial mothers are also responsible, but the percent of non-custodial mothers is far lower than that of non-custodial fathers.

Impacts

There are three aspects of the child support law which could adversely affect children and parents living in District 8. They are the following:

Elimination of monthly \$50 pass-through - The elimination of this pass-through will mean that families receiving public assistance will have even less money. 1990 Census results show that the mean public assistance income in District 8 is \$4916. For families in which children receive child support, the elimination of the \$500 pass-through reduces their income by \$600.

Requirements surrounding non-custodial parent disclosure - Custodial parents will now be required to provide all known information regarding the non-custodial parent. Exceptions to this will only be when a parent has been able to show "good cause."

For women fleeing an abuser, they may be forced to have contact with their child/children's father, and in turn, make their whereabouts known. There is a large safety risk that women will increasingly have to take when turning to the state for child support assistance. If they refuse to abide by enforcement efforts, they will be sanctioned. This means that a family already in a state of emergency and in need of every possible financial resource to relocate and establish security may suffer even more.

Stricter enforcement practices - A motivator behind these tough new enforcement practices is that more money will be received from more non-custodial parents. Some of the enforcement strategies, such as seizures of assets in bank accounts, may make some non-

custodial parents extremely angry. This again, could result in physical or emotional harm to the custodial parent and/or children.

People living in District 8 could be positively affected by the new child support laws in the following ways:

- Increased income through the increased collection of child support payments. As said, in some public assistance cases, the successful collection of child support monies may be essential for the family's survival upon being ineligible to receive welfare.
- A child support enforcement program which is more customer-friendly and efficient.

Gaps

Without a local neighborhood organization to help MFIP-S recipients who may be in need of legal advocacy while filing a "good cause", or establishing protection while abiding with child support enforcement policy, many women may not pursue their deserved child support. Some families may be sanctioned for not fully cooperating with the requirements, but worse yet, many women and children could end up living in fear with their lives in danger. Relative to this potential impact of domestic violence, the fact that there are no abuse shelters in the neighborhood, other than the crisis nursery, could present a potential problem

CHILD PROTECTION

Personal Responsibility Act of 1996 Title V

Federal-Level Changes in Child Protection

Child welfare services encompass a broad range of activities, including protection of abused or neglected children, support and preservation of families, care of the homeless and neglected, support for family development and provision of out-of-home care. The primary goals of child welfare during the past twenty years have included maintaining children in safe, nurturing and permanent family settings whenever possible.

The PRA, instituted very few significant changes to existing child protection programs. Under Title IV-B of the Social Security Act, states will continue to receive grants from the federal government to fund child welfare services as monies are available and deemed necessary. Family preservation and support services will continue to receive funding under a Title IV-B capped entitlement. Title IV-E maintains its entitlement status for "foster care and adoption assistance, maintenance payments, administration and training." States will also retain capped entitlement grants for services and programs that foster independent living.

According to analysis provided by the American Public Welfare Association (APWA), the PRA retains the following programs:

- Titles IV-E and IV-B;
- Child Abuse Prevention and Treatment Act (CAPTA) state grants and discretionary programs;
- Community-Based Family Resource Program grants;
- the Adoption Opportunities program;
- the Abandoned Infants Assistance Act;
- the Temporary Child Care for Children with Disabilities and Crisis Nurseries Act;
- the family support center grants under the McKinney Homeless Assistance Act.

Title IV-E of the Social Security Act authorizes payments for foster care services to licensed family homes and public or private non-profit child care settings. The PRA expands allowable payments to for-profit institutions that meet state licensing requirements and standards appropriate and safe for children in need of foster care. Concern has been raised that the potential growth in for-profit child care institutions may adversely affect residents at such places as decisions are made with the bottom line in mind versus the welfare of children.

The federal government will continue a 75 percent match of state dollars spent on child welfare data collection purposes through fiscal year 1997. Current funds established under Title IV-E were set to expire at the end of fiscal year 1996. The statewide Automated Child Welfare Information Systems is intended:

to enable policy makers to track children in foster care; and to learn why children enter foster care, how long children stay in care, and what happens to children during their foster care stay as well as after they leave care (Committee on Ways and Means , U.S. House of Representatives, 1996).

There were no changes made to the Adoption and Foster Care Analysis and Reporting System and the National Child Abuse and Neglect Data System.

Welfare reform also placed a priority on studying child welfare throughout the country by appropriating entitlement funds in the amount of \$6 million for fiscal years 1996 through 2002. The monies are earmarked for research using a national random sample of children at risk of abuse and/or neglect or those confirmed cases of child abuse and/or neglect. According to the House Committee on Ways and Means, the law specifies that the Secretary of Health and Human Services (HHS) collect

information on the type of abuse or neglect involved; the frequency of contact with state or local agencies; whether the child had been separated from the family and the circumstances of such separation; the number, type and characteristics of out-of-home placements for the child; and the average duration of each placement (Committee on Ways and Means, U.S. House of Representatives, 1996).

Upon completion of the study, this information is to be made available to the public by HHS.

Title IV-E is amended under PRA, stating that in cases of adoption and foster care, states must make provisions that give priority to adult relatives that adhere to all state child protection standards versus a more distant institution or an adult caregiver who is unrelated.

Finally, there was a 15 percent reduction in Title XX of the Social Security Act, the Social Services Block Grant to states. According to the Children's Defense Fund, as this block grant is reduced by 15 percent, it is likely that discretionary grants made to states under Title XX will affect child protection services in many states. However, it is unclear what effects the larger reforms of welfare will have on child protection measures--especially over time.

Adding to this uncertainty is the lack of credible information available on the services provided and the clients served under Titles IV-B and IV-E and those that fall outside of this funding mechanism. As this demographic information is compiled and analyzed over the coming years, we may have a better idea of how child protection measures in the country will be affected by the passage of the PRA.

Minnesota's Response

As of April 30, 1997, technical changes were made to the way federal reimbursements are calculated for adoption assistance and foster care maintenance payments. Beginning July 1,

1997, they are to be redetermined using AFDC eligibility as of June 1, 1995. The state also made it possible for limited TANF block grant funds to be transferred for the use of child care and to replace money lost under the Title XX social service block grant. It is doubtful, however, that child welfare services will benefit as a result of this maneuver.

Perhaps more important to the welfare of children is the effect that Minnesota's welfare reform measures will have on the number of families and children living in poverty.

MFIP-S, the Minnesota TANF program, contains:

- the federally mandated work requirements in order to obtain TANF block grant funds;
- clear sanctions for work non-compliance and a 5 year time limit on assistance.

In addition, MFIP-S allows :

- qualifying families to receive assistance until their grant and earnings from work reach a maximum of 120 percent of the poverty level;
- food stamp assistance will be provided for families with incomes up to 130 percent of the federal poverty level;
- families in transition from MFIP-S will receive child care and medical assistance for one year.

Although the Minnesota response does not make MFIP-S an entitlement, forecasting measures are in place to ensure the likelihood of adequate future funding of the program.

A significant feature of the Minnesota response is that 36 percent of a family's gross monthly earnings will be subtracted from the family wage level (110 percent of the transitional standard -- *please refer to Appendix I for a more complete description*). The MFIP-S grant amount is determined by subtracting the disregard from the family wage level. Families will be paid an amount up to the transitional standard.

A provision set to begin on July 1, 1998, that will have devastating effects on MFIP-S participants is the mandate that all unearned income be subtracted from the transitional standard. This amount includes \$100 of rental subsidies provided by the Department of Housing and Urban Development through local or state housing authorities. This provision will effectively leave families scrambling to make up the \$100 difference in their already meager monthly income. To make matters worse, \$30 worth of food stamp assistance will be removed from those families receiving subsidized housing. It will be difficult for affected families to make up this amount on their own.

Minnesota has attempted to fill some of the gaps left behind by the federal government's cuts to legal immigrant food stamp and SSI payments The state will provide \$203 per month in general assistance payments plus an \$87 supplement through July, 1998. This is \$200 less than previous funding levels. Legal immigrant children and their families are eligible under

the Minnesota response for MFIP-S transitional funding. They will, however, lose federal food stamp assistance for four months between September 1, 1997 and December 31, 1997. Beginning January 1, 1998, Minnesota will provide food stamp funding for legal immigrant children and their families for six months.

Another possible effect on the long-term poverty rates in Minnesota is the requirement that MFIP-S participants work if they are offered a job. This mandate comes without the training and education that may help participants establish and maintain long-term financial stability. Education and training are offered for only one year if an MFIP-S participant is unable to secure employment.

A likely short-term strain that will effect child welfare in the Minnesota is the requirement that new residents of the state wait for 30 days before they are eligible for MFIP-S assistance. After this one month time restriction, these newcomers will receive MFIP-S assistance for the next eleven months based on the amount paid out by their former home state. Given the variability of welfare payments across the country, this transitional amount could easily be inadequate for a family living in Minnesota.

It is clear from Minnesota's response to federal welfare reform that the welfare of children may be compromised as the number of families experiencing poverty may increase or fluctuate over time.

The Summit-University Area: Issues and Impacts

Numerous researchers have suggested factors that identify neighborhoods exhibiting high levels of child maltreatment (Hay and Jones, 1994; Young and Gately, 1988; Coulton, Korbin, Sue, and Chow, 1995; Garbarino and Sherman, 1980). Compared to the surrounding community, the Summit-University neighborhood is more extreme on all of the measures suggested by previous research for which data were readily available. This indicates District 8 is a relatively high risk area for child abuse and neglect. Here are six of the neighborhood variables and the significant statistics about Summit-University, in no particular order. All of the information is derived from the 1990 Census:

Percent of minorities

Fully 54 percent of the residents of the neighborhood are ethnic/racial minorities, compared to 17.6 in all of St. Paul. It should be understood that we do not accept reasoning that posits ethnic/racial minorities are inherently more abusive, and understand the association of abuse and neglect with this variable to be related to a number of other factors such as the greater rates of poverty and violence that sometimes infect poor neighborhoods of color. More importantly, we acknowledge the widespread negative affects of racism on the situation of poor urban communities of color.

In addition, District 8 had a foreign-born population of about 13 percent, many of whom are

racial minorities. The percentage of non-native born in the rest of St. Paul is only about 8 percent. Assuming similar rates of naturalization in Summit-University and in St. Paul as a whole, one can conclude that poverty induced by reductions in benefits to immigrants will have a greater impact on District 8, whether they are racial minorities or not.

Unemployment rate

The unemployment rates in District 8 are comparable to the rest of the city on a by-race basis. The unemployment rate for whites is less than 5 percent, and for each minority group, is over 10 percent. However, the fact that Summit-University has a greater proportion of minority residents means the neighborhood experiences higher rates of unemployment overall.

Percent of single-parent, female-headed households

The neighborhood was home to over 5,500 residents under the age of 20. Of those under age 18, twice as many children in the Summit-University neighborhood (28 percent) lived in female-headed households with no husband present as compared to the St. Paul average.

Percent of families living in poverty

Almost double the St. Paul average, over 52 percent of District 8 residents ages 17 and under, live below the poverty level.

Percent of affluent families

Not surprisingly, there is also less affluence in the Summit-University neighborhood. Only 51 percent of the residents of District 8 live at 200 percent or more above the poverty level. The total for St. Paul is 67 percent.

Percent of residence for less than five years

The Summit-University neighborhood appears to be a more mobile community than the rest of St. Paul. In 1990, a majority of St. Paul residents lived in the same residence as they had in 1985. In the Summit-University neighborhood, the relationship is exactly the opposite. Most neighborhood residents are new, at least to their current dwelling.

In general, current child maltreatment statistics illustrate what the variables have predicted. District 8 currently resides in the top third in numbers of child maltreatment reports in urban Ramsey County. Of all seventeen St. Paul planning districts, the Summit-University neighborhood has the fifth highest rate of reports of maltreatment per 1000 children at 19.71 per 1000 residents under 18. *(Please refer to Appendix III for 1996 child maltreatment reports by Saint Paul Planning Districts.)*

Characterized by relatively high rates of poverty, unemployment, numbers of female-headed households, and the like, Summit-University is a community at relatively high risk for child abuse and neglect. Facing welfare reform can only increase its vulnerability. A focus on problems and deficits can easily become a self-fulfilling prophecy. Let us instead focus on ways to release the untapped potential of the community.

What Can Be Done?

The literature speaks boldly about the associations between child maltreatment and poverty. It also offers potential buffers to the correlates of abuse and neglect, suggestions which could help preserve the safety of children like those who live in the Summit-University neighborhood. There are three broad areas which, if addressed, may help reduce rates of child abuse and neglect. They include: "enhancing communities and their resources," "discouraging corporal punishment and other forms of violence," and "increasing economic self-sufficiency of families."

Creating a means for obtaining social support and working to build a sense of community are two ways to enhance communities. Previous research has found that social support could mitigate the "unitive parental behavior" among poor families. Support was defined broadly, encompassing the perception that people are available for emotional backing as well as the provision of tangible kinds of assistance (i.e. child care or financial help). In addition, others have supported the idea that feeling connected socially and having a sense of community are buffers. These factors, they argue, help parents cope and offer insights into more productive methods of parenting. In other words, contact with others, particularly those who do not practice corporal punishment, may support highly stressed parents to do the same.

Some efforts that could be made by the Summit-University neighborhood would be to form support groups for parents moving off welfare. "Sister to Sister" of St. Paul is a promising model in which current and former welfare recipients provide mutual aid and support. Further, efforts at community organization may facilitate building a greater sense of community identity. Perhaps social events or even attempts at social action could increase a sense of cohesiveness. Finally, parenting groups and even media campaigns which support alternatives to corporal punishment are vital.

For a variety of reasons discussed at length, achieving economic self-sufficiency after the PRA will probably be more difficult. No matter what additional laws Congress or state Legislatures may pass, the consensus among at least some experts is that too much has been removed from our old welfare state to be replaced any time soon. Although the MFIP-S provides for some amelioration of the harsh federal law, gaps in financial support are still apparent.

Despite the breadth of resources in the community, the challenge may be to provide adequate supports in light of inevitably greater demands once welfare reform takes effect.

CONCLUSIONS

The passage of the PRA marked a dramatic shift in the federal government's approach to welfare. No longer are families guaranteed food and basic economic subsistence by virtue of their legal presence in the United States. Some experts have predicted devastating implications for families with children in the wake of welfare "reform." This report has endeavored to clarify the potential impacts of these changes on children living in District 8 in St. Paul. Naturally, any assertions made at this point are somewhat speculative. The actual effects of the PRA and MFIP-S on the children in the Summit-University neighborhood will only be realized over time.

Potential Secondary Effects

This report has explored the more concrete effects of the changes in federal and state welfare law. It is important also to consider possible secondary implications on the developmental, educational, and physical well-being of children. A few of these effects include:

Developmental

- Increased stress on parents and families due to work requirements and lower cash benefits allowing less time for positive interaction and higher risk for maltreatment.
- Negative impact related to less time spent with parents who will be required to work outside the home.
- Changes in food programs that reduce the availability of food stuffs and nutritional supplements may impact physical development if malnutrition is induced.
- On a positive note, self-sufficient families may provide good role models and a stable financial base for the upbringing of children.

Educational

- Changes in food programs that reduce the availability of food stuffs and nutritional supplements to children may impact their ability to learn. Hungry children cannot concentrate.
- Parents who experience increased out-of-home work demands will have less time and energy to devote to their children's educational needs: monitoring homework completion, visiting the school, etc.

Physical Health and Safety

- Changes in food programs that reduce the availability of food stuffs and nutritional supplements to children may impact general health.
- Increases in the number of hours parents are away from home and the stress induced by economic insecurity and/or work demands may place more children at risk for

maltreatment.

See Appendix 3 for a more detailed discussion of the association between poverty and child maltreatment and the possible dangers resulting from welfare reform.

Some Final Thoughts

This document has focused on enumerating the negative aspects of "welfare reform" and the devastation they may engender, particularly among communities such as Summit-University which experience elevated levels of poverty and possess a high percentage of immigrants. It is important that communities and recipients of assistance attempting to cope with the changes understand the possible impacts and work to plan for the provision of support so that the affects on children may be eased. It has been the aim of this report to aid in this initiative.

APPENDIX I: MFIP-S TRANSITIONAL STANDARD

The following table represents the MFIP-S transitional standard table when all members of the assistance unit are eligible for both food and cash assistance:

<u>Number of Eligible People</u>	<u>Standard</u>
1	\$351
2	\$609
3	\$763
4	\$903
5	\$1,025
6	\$1,165
7	\$1,273
8	\$1,403
9	\$1,530
10	\$1,653
over 10	add \$121 per additional member

A significant feature of the Minnesota response is that 36 percent of a family's gross monthly earnings will be subtracted from the family wage level (110 percent of the transitional standard). **The MFIP-S grant amount is determined by subtracting the disregard from the family wage level. Families will be paid an amount up to the transitional standard.** A provision set to begin on July 1, 1998, that will have devastating effects on MFIP-S participants is the mandate that all unearned income be subtracted from the transitional standard cited above. This amount includes \$100 of rental subsidies provided by the Department of Housing and Urban Development through local or state housing authorities. This provision will effectively leave families scrambling to make up the \$100 difference in their already meager monthly income. To make matters worse, \$30 worth of food stamp assistance will be removed from those families receiving subsidized housing. It will be difficult for affected families to make up this amount on their own.

Minnesota has attempted to fill some of the gaps left behind by the federal government's cuts to legal immigrant food stamp and SSI payments. The state will provide \$203 per month in general assistance payments plus an \$87 supplement through July, 1998. This is \$200 less than previous funding levels. Legal immigrant children and their families are eligible under the Minnesota response for MFIP-S transitional funding. They will, however, lose federal food stamp assistance for four months between September 1, 1997 and December 31, 1997. Beginning January 1, 1998, Minnesota will provide food stamp funding for legal immigrant children and their families for six months.

APPENDIX II: POVERTY THRESHOLDS AND EQUIVALENCE VALUES FOR DIFFERENT FAMILY SIZES, 1994

Family size (persons)	Official poverty threshold	Adjusted poverty threshold	Equivalence value (one person = 1.00)
1.....	\$7,547	\$6,928	1.00
2.....	9,661	8,867	1.28
3.....	11,812	10,853	1.57
4.....	15,141	13,916	2.01
5.....	17,900	16,457	2.37
6.....	20,235	18,587	2.68
7.....	22,923	21,038	3.04
8.....	25,427	23,416	3.37
9 or more.....	30,300	27,975	4.01

Note: Poverty thresholds shown for one- and two-person families are a weighted average of the separate official thresholds for elderly and nonelderly individuals and families. Adjusted poverty thresholds are computed using the CPI-U-X1 to adjust for inflation. The official poverty threshold is adjusted for inflation using the CPI.

Source: Congressional Budget Office.

APPENDIX III: POVERTY AND CHILD MALTREATMENT

If there are few direct references to child protection in the PRA and in MFIP-S, then why should the American public be so concerned about the affects of welfare reform on child protection? The fixed block grants, work requirements, time limits required under the TANF, combined with the harsh cuts in Food Stamps and SSI have led experts to fear drastic affects on poor children and families. Senator Edward Kennedy has reportedly called the PRA "legislative child abuse." Former assistant secretary for children and families in the Department of Health and Human Services, Mary Jo Bane, writes:

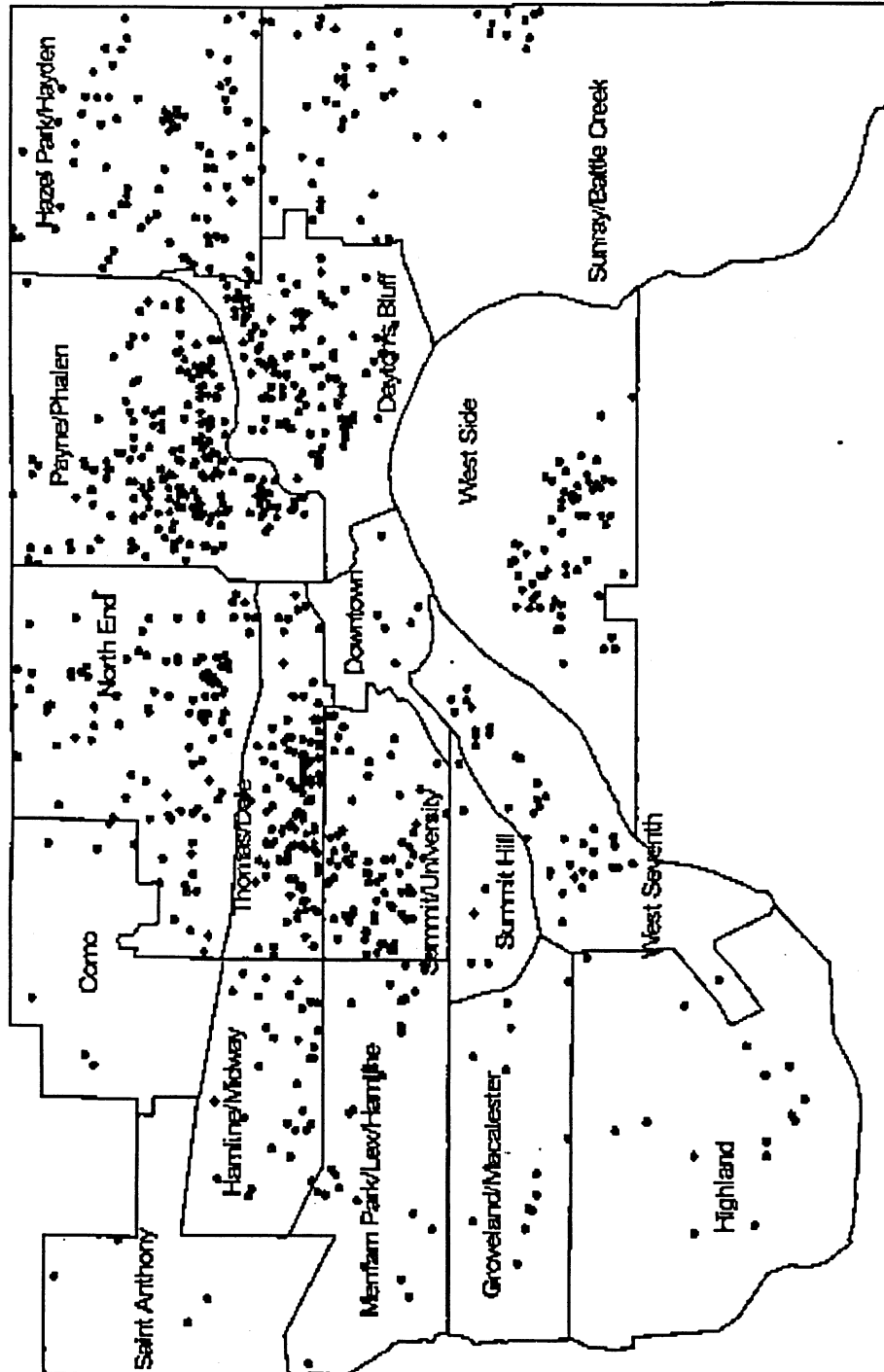
Analyses produced by the Department of Health and Human Services and by the Urban Institute before the bill was enacted predicted that *upward of a million children would be pushed into poverty* as a result of the bill, and that some eight million families with children would lose income (Bane, 1997 -- emphasis added).

In addition, working families just above the poverty line stand to lose income they cannot afford to lose. As elaborated above, the PRA will likely have devastating effects on the economic stability of poor families. (*Please refer to Appendix II for a more detailed listing of the 1994 poverty thresholds.*)

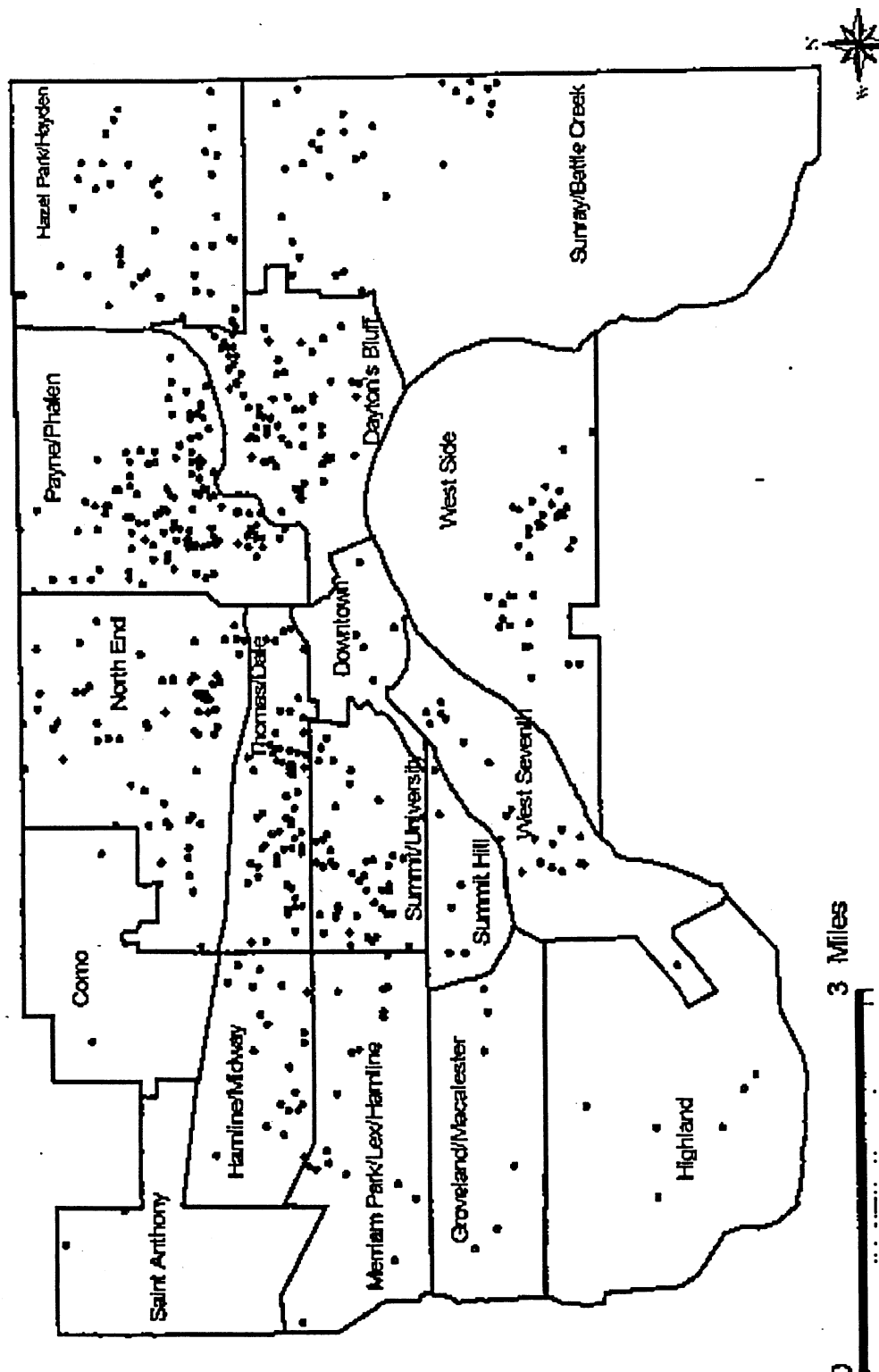
Poverty is strongly empirically associated with reports of neglect and with physical abuse of children as well (Drake and Pandey, 1996). Researchers have pointed out that families living in poverty experience higher levels of stress than do parents with higher incomes (Hashima and Amato, 1994). Poor parents must struggle with issues of basic survival, such as obtaining safe housing and medical care, and do not have the luxury of hiring out services like housecleaning or child care. Some have concluded that among single mothers, "economic deprivation is *the reason*...[they] are more likely to abuse their children (Gelles, 1989)."

Yet many thoughtful researchers remind us that *poverty does not cause child abuse and neglect*, yet it can be logically presumed that increasing the number of children who are "at-risk" (i.e. poor) will increase the number of children affected by neglect (DiLeonardi, 1993). Welfare reform could set off a social chain reaction. If poverty rates among families with children rise as predicted under the PRA, it is reasonable to assume that more children will be at higher risk for abuse and neglect. If higher numbers of children are, in fact, maltreated, then child protection units will be compelled to respond. Greater demands on child protection units inevitably cause ripple effects on foster care and adoption systems

MALTREATMENT REPORTS BY SAINT PAUL PLANNING DISTRICT, 1996



SUBSTANTIATED MALTREATMENT REPORTS BY SAINT PAUL PLANNING DISTRICT, 1996



APPENDIX IV: COMMUNITY RESOURCES IN SUMMIT-UNIVERSITY

Government

Ramsey County Child Support and Collections 612-266-3344
County Attorney's Office
50 W. Kellogg Ste 415
St. Paul, MN 55102

Office of Child Support 612-296-2542
Department of Human Services
Space Center Building
444 Lafayette Rd.
St. Paul, MN 55101

Private For-Profit Organizations

Support Collectors of MN, Inc. 612-332-0351
1012 Grain Exchange Building
400 South Fourth Street
Minneapolis, MN 55415

Other support services in District 8 that may assist in issues related to child support collection are the following:

Children's Home Society of MN Crisis Nursery 612-641-1300
2230 Como Avenue
St. Paul, MN 55106

Wilder Community Assistance - Women's Domestic Abuse Program 612-221-0048
650 Marshall Avenue
St. Paul, MN 55104

Some of the following resources, though not necessarily in the immediate area, might be of assistance in domestic violence situations:

Minnesota Coalition for Battered Women 612-646-0994
1619 Dayton
St. Paul, MN

Women of Nations	612-222-5830
Family Violence Network	612-770-8544
Battered Women Legal Advocacy Project	612-222-6223
Legal Aid Ramsey County	612-222-5863 612-222-4731
National Domestic Violence Hotline	1-800-787-3224

Summit-University has its share of existing available resources. **Examples of agencies who provide social and parenting support to families in District 8 include:**

- Family to Family Ties
- Lao Family Community
- the Crisis Nursery of the Children's Home Society
- the Summit-U/Rondo ECFE Family Center

More of this type of social support-oriented resource is needed. **Resources for community development and organization are more plentiful. They include:**

- the Community Stabilization Project
- the Hallie Q. Brown Community Center
- the Marshall-Concordia Block Club
- the NAACP of St. Paul
- the National Council of Negro Women
- Ramsey Hill Association
- Rondo Avenue Inc.
- St. Paul Coalition for Community Development
- St. Paul Tenants' Union
- Summit-University Planning Council
- Thomas Dale Block Club
- the YWCA

In general, any agencies which provide cash or in-kind assistance or means to achieving self-sufficiency will be of aid in this area. **Some organizations within Summit-University already established for this purpose are:**

- Model Cities
- New Beginning Center
- Putting It All Together

- Ramsey Action Programs
- Rondo Community Land Trust
- St. Paul Urban League
- the YWCA

REFERENCES BY SECTION

Cash Assistance and TANF/MFIP-S

American Public Welfare Association, (1996, August). The Personal Responsibility and Work Opportunity Act of 1996. APWA Analysis. Available at <http://www.apwa.org/reform/analysis.htm>

Bane, M. J. (1996). Welfare as We Might Know It. The American Prospect, 30, 47-53. Available at <http://epn.org/prospect/30/f30bane.html>

Burtless, G. & Weaver, K. (1997). Reinventing Welfare — Again; The Latest Version of Reform Needs a Tune-Up. The Brookings Review, 15 (1), 26-29. Available at <http://www.brook.edu/pub/review/burtwi97.htm>

Committee on Ways and Means, U.S. House of Representatives, (1996). 1996 Green Book; Background Material Within the Jurisdiction of the Committee on Ways and Means. Washington, DC: The Government Printing Office.

Giel, D. & White, J. (1997, April 30). S.F. 1 — Welfare Reform — Chapter 85 (Bill Summary). Available at <http://www.senate.leg.state.mn.us/senoffice/sc&r/sf1.htm>

Greenberg, M. H. (1996). Racing to the Bottom? Recent State Welfare Initiatives Present Cause for Concern. The Center for Law and Social Policy. Available at <http://epn.org/clasp/clrace.html>

Greenberg, M. H. (1996). Waivers and Block Grant Implementation: Initial Questions. The Center for Law and Social Policy. Available at <http://epn.org/clasp/clwbq.html>

Greenberg, M. H. & Savner, S. (1996). A Brief Summary of Key Provisions of the Temporary Assistance for Needy Families Block Grant of H.R. 3734 (The Personal Responsibility and Work Opportunity Reconciliation Act of 1996). The Center for Law and Social Policy. Available at <http://epn.org/clasp/clbskp.html>

Guyer, J., Mann, C. & Super, D. (1996, August). The Timeline for Implementing the New Welfare Law. The Center on Budget and Policy Priorities. Available at <http://www.cbpp.org/TIMELINE.htm>

Minnesota Planning, (1996, February). Work in Progress: Federal Welfare Reform in Minnesota. Available at <http://www.mnplan.state.mn.us>

National Conference of State Legislatures (NCSL), (1997, January). Answers to Your Welfare Worries. Available at <http://www.ncsl.org/statefed/WELFARE/ANSWERS.htm>

Public Law 104-193: The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 — Title I. (1996, August 22). Washington, DC: The Government Printing Office.

Sawhill, I. V. (Ed.), Welfare Reform: An Analysis of the Issues (Overview). The Urban Institute. Available at <http://www.urban.org/welfare/overviewold.htm>

Super, D., Parrot, S., Steinmetz, S. & Mann, C. (1996). The New Welfare Law — Summary. The Center on Budget and Policy Priorities. Available at <http://www.cbpp.org/WECN813.htm>

U.S. Department of Health and Human Services, (1996). State Guidance for the Temporary Assistance for Need Families Program. Available at <http://www.acf.dhhs.gov/news/welfare/guide.htm>

Cash Assistance and Work Requirements

Ards, S. (1996). Contract with America: The Implications to the Children. Loyola Poverty Law Journal. 2.

Committee on Ways and Means, U.S. House of Representatives (1996). Overview of Entitlement Programs: 1996 Green Book. Washington, D.C.: U.S. Government Printing Office, p. 258-313 and 1343-1346.

Edelman, P. (1997, March). The Worst thing Bill Clinton has done. The Atlantic Monthly. 43-58.

Sawhill, I.V. (1997, April 3). Welfare Reform: An Analysis of the Issues. The Urban Institute, available at <http://www.urban.org/welfare/overview.htm>

Social Security Administration, (1997, February). Welfare Reform. Available at <http://ftp.ssa.gov/welfare/11053.html> (2/97).

Social Security Administration, (1997, February). Factsheet. Welfare Reform and SSI Childhood Disability. Available at <http://ftp.ssa.gov/pubs/wrchild/html>

Loprest, P. & Acs, G. (1996) Profile of Disability Among AFDC Families. Washington, DC: The Urban Institute. Available at http://www.urban.org/periodcl/26_2/prr26_2d.htm

What will happen if Social Security reviews your child's eligibility for SSI? (1997, April 23). Brazelon Center for Mental Health Law. Available at <http://bazelon.org/ssirevu.html>

Children's SSI Program. (1997, February 28). Bazelon Center for Mental Health Law. Available at <http://brazelon.org/ssirevu.html>

House and Senate Welfare bills would end SSI cash benefits to more than 300,000 children with severe disabilities. (1996, July 12). Bazelon Center for Mental Health Law. Available from HN1660@handsnet.org

Immigrants

Borjas, G.J. (1993, December 13). Tired, Poor, on Welfare. National Review, 40.

Brimelow, P. (1992, June 22). Time To Rethink Immigration. National Review, 30-46.

Fix, M. & Zinnerman, W. (1996). When Should Immigrants Receive Public Benefits? The Urban Institute. Available at <http://www.urban.org/welfare/chap15.htm>

Fix, M., et al. (1994, May). Immigration and Immigrants. Washington D.C.: The Urban Institute.

General Accounting Office. (1995, February). Welfare Reform: Implications of Proposals on Legal Immigrants' Benefits. GAO/HEHS-95-58.

Hardin, G. (1990). Aliens Harms the U.S. Economy. In W. Dudley (Ed.). Immigration: Opposing Viewpoints (pp.80-84). San Diego, CA: Green Haven Press.

INS, (1994). U.S. Immigration Law. Washington, DC: Department of Justice.

Landes, A., Caldwell, B., & Siegel, M (Eds.). (1991). Immigration and Illegal Alien: Burden or Blessing? Wyle, Texas: Information Plus.

Marquand, R. (1995, January 27). Legal Aliens in U.S. Face Possible Cut in Welfare Aid. The Christian Science Monitor, 1.

Melnick, L. (1996). Federal Welfare Changes Affecting Legal Non-Citizen Immigrants. St. Paul, MN: Southern Regional Legal Services, Inc.

National Conference of state Legislatures. (1996). Analysis of the PRA. Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

General Accounting Office. (1995, February). Welfare Reform: Implications of Proposals on Legal Immigrants' Benefits. GAO/HEHS-95-58.

Glastris, P. (1995, January 2). Now the War on Legal Aliens. U.S. News and World Report, 57.

Offner, P. (1994, June 20). Solid Noncitizens. The New Republic, 10.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996. P.L. 104-193. (1996). Washington D. C.: Government Publications.

Urban Institute, The (1996). A Comparison of Selected Key Provisions of the Welfare Reform Reconciliation Act of 1996 with Current Law. Available at <http://www.urband.org/welfaRe/chap08.htm>

Zedlewski, S. & Sawhill, I. (1996). Assessing the Personal Responsibility Act. The Urban Institute. Available at <http://www.urban.org/welfaRe/chap08.htm>

Zuckerman, M. (1995, February 6). Welfare's Scandalous Cousin. U.S. News & World Report, 102.

Child Care

Committee on Ways and Means, U.S. House of Representatives, (1996). 1996 Green Book; Background Material Within the Jurisdiction of the Committee on Ways and Means. Washington, DC: The Government Printing Office.

Committee on Ways and Means, U.S. House of Representatives, (1996). Overview of Federal Child Care Programs. 1996 Green Book; Background Material Within the Jurisdiction of the Committee on Ways and Means. Washington, DC: The Government Printing Office.

Hopfensperger, J. (1997, May 14). Bill to Let More Parents Stay Home With Newborns O.K.'d. Star Tribune, 1A.

Jenks, C. The Hidden Paradox of Welfare Reform. Available at <http://epn.org/prospects/32/32/jenkf.html>

Minnesota Planning, (1996, February). Work in Progress: Federal Welfare Reform in Minnesota. Available at <http://www.mnplan.state.mn.us>

Minnesota State Legislature, (1997). House File 2147. Senate File 1.

Nusbaum, M. of the Child Care Resource and Referral Center, (1997).

Public Law 104-193: The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 — Title I. (1996, August 22). Washington, DC: The Government Printing Office.

Resources for Child Caring, (1997). Child Care and Welfare to Work.

Food and Nutrition

American Public Welfare Association. Child Nutrition Programs (Title VII). Available at <http://www.apwa.org/reform/nutrition.htm>

American Public Welfare Association, (1996, August 22). The Personal Responsibility and Work Opportunity Reconciliation Act of 1996. Available at www.apwa.org/reform/analysis.html

Children's Defense Fund, (1996, November). Summary of Legislation Affecting Children 1996. Washington DC.

Deelman, Linda. St. Paul Public Schools, Food Service, Personal interview.

HandsNet, (1997, February 9). Nutrition Block Grant Update, Available at www.handsnet.org

HandsNet, (1997, January 5). USDA looks at Welfare Reform's Effects on Nutrition Services. Available at <http://www.handsnet.org>

HandsNet, (1996, December 4). Child Nutrition Provisions, Available at <http://www.handsnet.org>

HandsNet, (1996, November 20). Victory on child nutrition. Available at <http://www.handsnet.org>

HandsNet. Victory On Child Nutrition. Available at <http://www.handsnet.org/handsnet>

HandsNet. Child Nutrition Provisions. Available at <http://www.handsnet.org/handsnet>

Morton, Reverend Chris, Director, Minnesota Food Share. (1997, April 25). Personal interview.

National Governor's Association. Analysis of the personal responsibility and work opportunity Reconciliation act of 1996. Available at <http://www.nga.org>

Strid, G., School Breakfast Program Coordinator, Minnesota Department of Children, Families, and Learning, Food and Nutrition Service, (1997, April 28). Personal interview.

United States Department of Agriculture, Food and Consumer Service. *National School Lunch Program Home Page*. Available at <http://www.usda.gov>

Child Support

Office of Child Support Enforcement, (1997). The Child Support Home Page. Available at <http://www.acf.dhhs.gov/ACFPrograms/CSE>

Health and Human Service Press Office, (1997). Administration for Children and Families (Fact Sheet). Available at <http://www.acf.dhhs.gov/programs/opa/facts/prwora96.htm>

1997 Minnesota Child Support Enforcement Act.

Minnesota Department of Human Services, (1997). 1997 Minnesota Child Support Bill: Helping Families Be Self Sufficient

Child Protection

American Public Welfare Association (1996). An analysis of the personal responsibility and work opportunity reconciliation act of 1996 (Conference agreement for H.R. 3734) [On-line]. Available: <http://www.apwa.org/reform/protection.htm>

Bernstein, N. (1997, May 4). Deletion of word in welfare bill opens foster care to big business. New York Times, pp. 1, 20.

Children's Defense Fund (1996). Summary of legislation affecting children in 1996 [On-line]. Available: <http://www.childrensdefense.org/welfarelaw.html>

Children's Defense Fund-Minnesota (1997). Minnesota's welfare reform program. April, 1997, Newsletter, p. 1.

Committee on Ways and Means, U.S. House of Representatives. (1996). 1996 green book. Washington, DC: U.S. Government Printing Office.

Coulton, C. J., Korbin, J. E., Su, M., & Chow, J. (1995). Community level factors and child maltreatment rates. Child Development 66, 1262-1276.

DiLeonardi, J. W. (1993). Families in poverty and chronic neglect of children.

Families in Society: The Journal of Contemporary Human Services 11, 557-562.

Drake, B. & Pandey, S. (1996). Understanding the relationship between poverty and specific types of child maltreatment. Child Abuse & Neglect 20 (11), 1003-1018.

Edelman, P. (1997). The worst thing Bill Clinton has done. The Atlantic Monthly 279 (3), 43-58.

Hashima, P. Y. & Amato, P. R. (1994). Poverty, social support and parental behavior. Child Development, 65 394-403.

Hay, T. & Jones, L. (1994). Societal interventions to prevent child abuse and neglect. Child Welfare 63 (5) 379-403.

Garbarino, J. & Sherman, D. (1980). High-risk neighborhoods and high-risk families: The human ecology of child maltreatment. Child Development 51 (1), 188-198.

Gelles, R. J. (1989). Child abuse and violence in single-parent families: Parent absence and economic deprivation. American Journal of Orthopsychiatry 59 (4), 492-501.

Minnesota Statutes, 1997, Chapter 85. Available: <http://www.revisor.leg.state.mn.us>

Public Law 104-193: The Personal Responsibility and Work Opportunity Reconciliation Act of 1996. (1996). Washington, DC: U.S. Government Printing Office.

Ramsey County Research Department (1996). Maltreatment reports by St. Paul planning district.

Saleebey, D. (1992). Introduction: Power in the people. In D. Saleebey (Ed.), The strengths perspective in social work practice (pp. 3-17). New York: Longman.

Sawhill, I. V. (Ed.). (1996). Welfare reform: An analysis of the issues. Washington, DC: The Urban Institute [On-line]. Available: <http://www.urban.org/welfare/overview.htm>

Young, G. & Gately, T. (1988). Neighborhood impoverishment and child maltreatment: An analysis from the ecological perspective. Journal of Family Issues 9 (2), 240-254.